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1 INTRODUCTION

Poverty Is a Developmental Hazard

ANN M. MASTERGEORGE AND MELISSA A. BARNETT

The impact of poverty on the early development of children is pervasive, persistent, and perilous. A plethora of research evidence demonstrates that living in poverty has downstream deleterious outcomes for young children (e.g., Brooks-Gunn & Duncan, 1997; Royce, 2021; Yoshikawa et al., 2012). Infants and toddlers residing in the United States live in a higher rate of poverty than any other age group. Among the approximately 74 million children living in the United States, 11 million live in households with incomes below the poverty threshold. One in six children under the age of 5 (approximately 3 million children) are poor, the highest rate of any age group. In general, the median estimates of poverty rates of children have more than doubled from 5.2% in 2021 to 12.4% in 2022 and 14.3% in 2024 (U.S. Census Bureau, 2025). In 2024, one in three infants and toddlers were living in families that struggle to make ends meet. Furthermore, approximately one in six infants and toddlers (16.6%) were living in poverty, and an additional 18.7% were living with low-income families (between 100% and 200% of the federal poverty threshold). Nationwide, 8.3% of infants and toddlers were living in deep poverty, which is defined as being below 50% of the federal poverty threshold (Zero to

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The Impact of Poverty on Early Development: Implications for Practice and Policy,

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Three, 2025). While poverty has not yet been officially designated as a national health crisis, numerous health organizations and experts widely recognize and describe it as a barrier to developing lifelong health and persistent effects on school readiness developmental outcomes (Gill et al., 2024). Research studies have also established clear and powerful links between poverty and poor health outcomes, including higher rates of chronic disease and premature death (Béatrice et al., 2012; Duncan et al., 2010; O'Donnell, 2024).

Despite overwhelming evidence, poverty has not received the same level of official recognition and funding for prevention efforts as other major public health threats. This may be partly because poverty is a complex systemic issue that also involves social determinants of health. For young children, these determinants include economic stability, education access, quality health care access, safe neighborhoods, social and community contexts that provide family support, and limited exposure to stress. Understanding the impact of these determinants is critical for developing interventions and policies that promote equity and support healthy developmental trajectories for young children.

The purpose of this edited volume is to fill a gap in developmental science and policy related to the deleterious effects of poverty on young children and families in the United States and the associated developmental hazards on young children's development. Poverty significantly alters the landscape of early childhood, creating multifaceted challenges that profoundly affect development. This volume explores the critical impacts of economic disadvantage during sensitive early years, examining how it shapes the architecture of the developing brain, influences cognitive and socioemotional skills, and ultimately affects long-term outcomes. By delving into the mechanisms through which poverty operates, this volume highlights the urgent need for targeted interventions and directs attention to policy implications. This comprehensive overview demonstrates that experiences of scarcity are not just about a lack of money, but about a chronic scarcity of the resources that are vital for a child's optimal growth and future potential. Further, this volume has a targeted interdisciplinary focus with authors that include developmental psychologists, developmental neuroscientists, educators, and policy experts who share their work and expertise related to poverty—what is known, what is unknown, and what needs to be addressed moving forward.

An important focus of the book is not only what the effects of poverty are, but why these effects occur. Through what mechanisms does poverty affect development? What are the pathways? Although subsequent chapters will consider these questions, it is worthwhile to present a broad overview here. In the following section, developmental theories are reviewed to explain the pathways

of poverty. Next, it is considered how multiple pathways can converge when there are cumulative risks and challenges. The chapter concludes with a brief overview of the volume.

DEVELOPMENTAL THEORIES: DECONSTRUCTING POVERTY PATHWAYS

Developmental theories and models explaining early childhood poverty's negative impacts include the family stress theory, Bronfenbrenner's ecological systems theory, the process-person-context-time model, and Heckman's investment model.

Family stress theory explicates the ways in which families react to and cope with stressful events and has three key components that utilizes the ABC-X model. This model suggests that a family's success in adaptation to the stressors depends not just on the severity of the stressor, but also on their available resources such as social support, problem-solving skills, and problem perception. This theory developed by Hill (1949) and later expanded and refined by Conger and colleagues (1992) and Masarik and Conger (2017) explicates how families respond to stressful events (such as poverty) by examining three interacting components: the stressor event (A), the family's resources to cope (B), and the family's perception of the event (C), which when reviewed together indicate the family's response to the stressor (X). The family stress model specifically focuses on how economic hardship impacts parental mental health issues, which then affects parenting and ultimately the well-being of children. This model is utilized across this volume as a specific application that links economic disadvantages to family processes, while also highlighting the implication that economic hardship leads to economic pressure, economic pressure can negatively affect parental mental health, and thus, this can ultimately have a negative impact on children's well-being.

An additional theory utilized in this volume is Bronfenbrenner's (1979) *ecological systems theory*. This theory proposes that an individual's development is shaped by a complex system of nested environmental influences from immediate family to broader cultural contexts. These layers are the microsystem (the immediate environment that includes the individual's direct interactions with parents, family, and their school or home life), the mesosystem (interactions between different components of an individual's microsystem, including the connection between a child's parents and teachers or a link between their home and childcare environments), the exosystem (external settings that indirectly affect the individual—such as the availability of community resources and

parent's workplace stress—that can indirectly impact the child), the macrosystem (the broader cultural context including the culture's beliefs, values, and social conditions such as economic systems), and the chronosystem (includes influence of both the social and historical context, as well as the individual's personal life transitions such as a parent's divorce or a natural disaster). This theory differs from most other developmental theories by emphasizing a holistic, multilayered view of development influenced by a dynamic interplay between an individual and their environment, rather than focusing on internal stages, single factors, or isolated experiences. The focus on the interconnect- edness of systems is the hallmark of this theory, as it highlights that develop- ment is a dynamic process shaped by a wide range of factors, including primary relationships as well as board societal influences. Development is viewed as continuous, thus emphasizing ongoing, reciprocal interactions (proximal pro- cesses) that are impacted throughout the lifespan. The role of context is central to this theory such that it considers multiple levels of influence and how these various influences interact—and therefore impact the individual. Further, the individual (or for the purposes of this volume, the young child) is an active participant in their development, and this theory considers the bidirectional interactions that take place as the child is both influencing their development while also being influenced by their environment.

This ecological theory was subsequently refined as the process-person- context-time model to emphasize the dynamic interactions of the environment (Bronfenbrenner & Morris, 2006). The *process* component (proximal processes) refer to the complex reciprocal interactions between an active, developing child and those in their immediate environment with these interactions to be consid- ered the primary drivers of development. The *person* component acknowledges the individual's characteristics (i.e., age, gender, and temperament) that influ- ence the ways in which they engage in their environment. The *context* refers to the interconnected systems (i.e., microsystem, mesosystem, ecosystem, and macrosystem) of the environment. And finally, *time* encompasses microtime (what happens during a specific interaction), mesotime (how consistently interactions occur), and macrotime (historical contexts). This developmental theory has provided significant practical applications for parents, educators, and policymakers by supporting and targeting interventions and policies that consider the context of an individual's life. One of the more noteworthy contri- butions of this theory is the creation of comprehensive programs such as Early Head Start and Head Start, which address children's needs across multiple con- texts—including education, environment, health, and family engagement—as dynamic drivers of development in the context of relationships and experi- ences. Further, by recognizing the impact of societal and economic factors, this

theory underscores the need for social change to support healthy development, especially for children who are situated in poverty.

A model steeped in early investment is Heckman's investment model (e.g., Heckman, 2000; Heckman & Masterov, 2007). This model, often called the Heckman equation, argues that investing significantly in early childhood development from ages 0–5 yields the greatest economic and social returns, in particular for children who live in poverty. This model is based on the premise that early investments build foundational cognitive and social-emotional skills, creating a strong base for subsequent learning and success. The model is summarized by the following equation: Invest + Develop + Sustain = Gain, whereby early investment leads to greater development and a self-sustaining cycle of success, thus resulting in a more productive workforce and overall reduced societal costs. Heckman's model has focused on return on investments (ROIs) using data from well-known programs such as the Perry Preschool Project and the Abecedarian Project that have demonstrated a substantial ROI of up to 13% for some programs, which are discussed in chapters across this volume. Key components of this model include *invest*, which means providing resources for disadvantaged families to ensure equal access to high-quality early development programs that lead to positive developmental trajectories. Additionally, the *develop* component of the equation implicates the importance of nurturing the cognitive and social-emotional skills of children from ages 0–5 through promoting supportive relationships, optimal nutrition, and access to high-quality educational programs. The *sustain* component includes continuing to support early education with high-quality and effective educational contexts that continue through adulthood. And, finally, the *gain* component demonstrates that the long-term result of these early investments creates a subsequent productive workforce, a stronger economy, and a reduction in crime and overall inequities.

The Heckman curve provides a visual representation of the model, showing that the highest rate of ROI comes from investing in early interventions (i.e., Early Head Start and Head Start programs), which are discussed in several chapters in this volume. This curve demonstrates that while later investments can have productive impacts, they are less effective than those provided in early years of development since they build on a less developed skill base. This is because early development creates a foundation of skills, a concept referred to as *skills beget skills*. Thus, early successes in development lead to greater opportunities and abilities for success across the lifespan. That is, early advantages accumulate over time. In sum, these early investments lead to economic growth and increased social impacts, such that participation in programs during early development leads to better health outcomes, reduced crime rates, and subsequent greater educational attainment. The long-term benefits of

early childhood investments are cost-effective because they outweigh initial costs, reduce the need for later and more expensive interventions, mitigate overall developmental risk, and yield a high ROI.

MULTIPLE PATHWAYS OF POVERTY IMPACT IN EARLY DEVELOPMENT: CUMULATIVE RISKS AND CHALLENGES

Poverty is a significant developmental hazard that negatively influences young children's physical, cognitive, and emotional well-being from the prenatal stage through adulthood. Unlike temporary struggles, the chronic and cumulative stressors associated with poverty can fundamentally alter brain architecture, have long-term consequences on the brain (e.g., Jensen et al., 2017), and hinder healthy development, creating widening gaps in achievement (Dolean et al., 2019; Duncan et al., 2010). This suggests that cumulative risks in early poverty have a severe impact on children, leading to long-term negative outcomes by creating a pathway of toxic stress and biological disruption. More specifically, children who experience poverty are at increased risk of negative cognitive, academic, social, and health outcomes. Over the past decades, the consensus of the scientific community has been clear: The experience of poverty—especially deep poverty, early poverty, and long-term poverty—impacts nearly all aspects of children's development.

Early childhood poverty has profound, long-lasting impacts on development due to the cumulative effects of multiple, interconnected risks that operate through several distinct pathways including family stress, environmental exposures, and neurological development. In addition, children in low-income households are exposed to a higher number of risk factors compared to their more affluent peers (Halfon et al., 2017; Weizman & Wegner; 2015). These risks build upon one another, elevating levels of chronic stress that negatively affect various aspects of development. Key outcomes linked to this cumulative exposure include higher rates of anxiety, depression, and externalizing symptoms; increased incidence of chronic health conditions; higher levels of physiological stress; and overall lower academic achievement (e.g., Comeau & Boyle, 2018). Research studies have punctuated the effects of poverty on developmental domains and have identified multiple pathways of impact (e.g., Jensen et al., 2017; Wachs et al., 2016). These impacts include economic contexts, environmental stress, neurobiology and toxic stress, brain architecture and circuitry, health disparities and social determinants of health, as well as cognitive and academic outcomes that are influenced by the quality of early

care, education, race, and social-emotional well-being in the context of prevention science and policy—all discussed in significant detail in chapters across this volume.

VOLUME OVERVIEW AND CHAPTER THEMES

The remainder of this volume is divided into three parts: Part I: The Multisystemic Nature of Poverty; Part II: Poverty and Special Populations; and Part III: Linking Research With Policy to Address Child Poverty.

Part I has seven chapters that focus on the nature of poverty in a multisystemic frame. Chapter 2 summarizes various economic issues that impact developmental trajectories including family dynamics; neurobiological dysadaptation of children to economic pressures; as well as housing, neighborhoods, early care and education (ECE) access, and community conditions that indicate economic adversity. Chapter 3 explicates the negative effects that poverty and economic disparities have on school readiness. These authors describe the ways that home environments, parental well-being, parental economic and time investments, as well as access to health care and nutrition have direct implications for school readiness skills. Chapter 4 focuses on social determinants of health in early childhood and policy implications. The chapter uses the bioecological model and the family stress model to situate and mitigate economic pressure and strain as it relates to child health and development in the context of poverty. Chapter 5 details the ways in which toxic stress early in life intersects with neurobiology, specifically the long-term effects that adverse experiences and repeated exposure to environmental risks have on developmental trajectories. These authors use the toxic stress framework to explicate various stress exposures, including the timing, severity, duration, and impact these exposures to early life stress have on developmental outcomes. Chapter 6 examines the role of quality ECE for children experiencing poverty. These authors describe the needs, challenges, access, impact, and implications of high-quality ECE for the social-emotional and cognitive development of infants, toddlers, and preschoolers living in poverty. Chapter 7 discusses the contexts of early development in two-generation studies and interventions by highlighting two theories that have historically dominated this discussion: the investment model, or cognitive stimulation model, and the stress model, or family process model. Chapter 8 reviews cutting-edge developmental neuroscience to focus on the experience of poverty and the impact this exposure has on early brain development and brain architecture; this includes the impact of this exposure on specific brain structures and regions that play a crucial role

in early development, as well as brain functions that are associated with early poverty exposure.

Part II of this volume contains three chapters that discuss the impact of poverty in special populations. Chapter 9 examines the impact of rural poverty in the United States on the development of young children. This chapter reviews the confluence of challenges related to structural resources and overall disparities for rural families, including the impact of work conditions, single parenthood, parenting, early childcare or prekindergarten availability, and the transition to elementary school. Chapter 10 discusses the impact of environmental stress on early development in U.S. immigrant families—including migration, resettlement, and acculturation—and how these fluctuating circumstances and such immense vulnerability impact young children and families through the accumulation of poverty-related stressors. These authors utilize the family stress model to depict the impact of stress on early developmental trajectories including psychosocial functioning, linguistic development, and academic achievement. And in a discussion of double jeopardy, Chapter 11 examines the intersection of race and poverty in the lives of young children, highlighting the importance of early investment to reduce adverse life experiences for children of color.

The final section of this volume, Part III, advocates for bridging research and policy. Chapter 12 describes prevention science and policy in the context of early social, emotional, and behavioral development. Of particular significance, prevention science seeks to identify the optimal timing, duration, and intensity for prevention opportunities and intervention, as well as the factors of the children's environments (both physical and social) that impact developmental outcomes. Finally, Chapter 13 considers key themes across the volume and asks one question: Where do we go from here?

While each chapter in the book has a specific focus, several policies and programs for young children and families in poverty are reviewed in multiple chapters. Table 1.1 shows which policies and programs are reviewed in which chapters. The table summarizes the following information at a glance:

- policy or program being discussed (e.g., Head Start, Child Care Development Block Fund, Supplemental Nutritional Assistance Program)
- policy or program focus (e.g., ECE, nutrition, income)
- target populations (e.g., low-income infants, toddlers, families, childcare providers, and parents)
- geographic location (e.g., national, regional, local)
- chapters that discuss these components (chapters listed in the designated column)

TABLE 1.1. Evaluated Policies and Programs for Young Children and Families in Poverty

Policy or program	Focus	Target population	Geographic location	Chapter(s) discussed
Federal programs				
Early Head Start (EHS)	Early care and education (ECE); Home visiting	Low-income infants, toddlers, and families	National	2, 3, 4, 5, 6, 7, 9
Head Start	ECE	Low-income preschoolers and families	National	2, 3, 4, 5, 6, 7, 9, 10, 11
Migrant and Seasonal Head Start	ECE	Children (ages 0-5) and families with at least one parent with income primarily from agricultural labor	National	10
Child Care Development Block Grant (CCDBG) or Child Care and Development Fund (CCDF)	ECE	Families or childcare providers	National	2, 6, 9
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	Nutrition	Low-income pregnant and postpartum women, breastfeeding mothers, and children under 5 years old	National	2, 3, 4, 5
Supplemental Nutrition Assistance Program (SNAP)	Nutrition	Low-income individuals and families	National	2, 3, 4, 12
Medicaid	Health care	Low-income individuals and families	National	2, 3, 4
Children's Health Insurance Program (CHIP)	Health care	Low- to moderate-income children with family income above Medicaid eligibility	National	2, 3, 4

(continues)

TABLE 1.1. Evaluated Policies and Programs for Young Children and Families in Poverty (Continued)

Policy or program	Focus	Target population	Geographic location	Chapter(s) discussed
Child Care Development Block Grant or Child Care and Development Fund (CCDF)	ECE	Families and childcare providers	National	2, 6, 9
Earned Income Tax Credit (EITC)	Income	Low-income taxpayers	National	2, 4, 12
Child Tax Credit (CTC)	Income	Parents	National	2, 4, 11, 12, 13
Temporary Assistance for Needy Families (TANF)	Income	Low-income households with children; citizens	National	2, 4
Experimental programs				
Baby's First Years	Income	Low-income newborns (to age 6) and families	New York City New Orleans Minneapolis-St. Paul Omaha	2, 3, 5, 8, 13
Abecedarian Program or Study	ECE	Low-income children (ages 0-5) and families in 1972-1977	North Carolina	5, 6, 11
Perry Preschool Project	ECE	Low-income preschoolers in 1962-1967	Michigan	2, 6, 11
Child-Parent Center Preschool to Third Grade	ECE	Children in preschool through third grade	Chicago	7
Keiki Steps	ECE	Children (ages 0-5) and families	Hawai'i	7

This volume is deliberately interdisciplinary to elucidate the complex pathways through which poverty impacts the lives of young children and their families. Our hope is that the readers of these chapters will understand the multisystemic developmental hazard that poverty presents for young children, and that they will be inspired by the numerous evidence-based programs and preventative measures that are reviewed. The message is loud and clear: Poverty and the resulting developmental disparities can be mitigated, moderated, and mollified. We need early prevention programs and policies that

support children, parents, and other caregivers. These programs and policies must incorporate the diversity of families in all spaces and places.

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