From Better Neighborhoods to Better Futures: Tax Credits and Intergenerational Opportunity

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Abstract

Abundant research shows that higher family income improves children's short- and long-run outcomes, but evidence from some transfer-based income experiments raises questions about whether these gains hold for both earnings and transfer income. This paper revisits that question using the Earned Income Tax Credit (EITC)—a large transfer that raises after-tax income for tens of millions of low-income families—and more than 30 years of linked administrative data covering over 15 million individuals. We find that higher childhood EITC exposure improves a wide range of adult outcomes: in their 20s and 30s, exposed children have higher earnings, greater employment, lower poverty, improved neighborhood quality, and reduced mortality. We then decompose these long-run effects into several channels, including childhood neighborhood quality, parental earnings, EITC transfer income, and other mechanisms, and show that a key pathway is improved neighborhood quality, as the EITC increases moves to higher-opportunity Census tracts. Effects are concentrated among children in lower-income families and children of unmarried parents, but remain sizable and positive even for children of always-married parents—a group whose labor supply is unaffected by the EITC—demonstrating that transfer income itself, not just parental employment and earnings, plays a powerful role in shaping long-run well-being and intergenerational mobility.

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A central question in public economics is whether income transfers to low-income families generate lasting improvements in children's economic and social outcomes. We address this question by showing that income gains from the Earned Income Tax Credit (EITC) improve long-run outcomes in part by enabling moves to higher-opportunity neighborhoods. Using linked administrative panel data covering over 15 million individuals, we find that childhood EITC exposure generates sustained gains in adult earnings, employment, and neighborhood quality, operating largely through higher parental income and relocation to higher-opportunity neighborhoods.

While a growing body of research documents positive long-run effects of safety net programs, much of this evidence relies either on smaller survey datasets (e.g., Hoynes et al., 2016; Bastian and Michelmore, 2018) or on historical policy changes from the 1960s and earlier (e.g., Aizer et al., 2016; Bailey et al., 2024), leaving open whether these findings generalize to modern transfer programs operating in today's labor markets and institutional environment. At the same time, recent experiments have reported null short-run effects of unconditional cash on child outcomes (e.g., Shah et al., 2025; Bartik et al., 2024). Together, these findings underscore an unresolved question: Do contemporary income transfer programs meaningfully improve children's long-run outcomes, and through what channels?

One key potential mechanism for long-run effects is residential location during childhood. Neighborhood conditions during childhood have lasting effects on intergenerational mobility, shaping children's earnings, education, and adult outcomes (Chetty and Hendren, 2018a,b; Chetty et al., 2020). Housing mobility experiments show that low-income families move to better neighborhoods when offered a combination of financial assistance, information, and personalized support. The Moving to Opportunity, Gautreaux, and Creating Moves to Opportunity interventions increased moves to low-poverty areas and improved outcomes for children who moved at young ages (Katz et al., 2001; Chetty et al., 2016; Chyn, 2018; Rosenbaum, 1995; Bergman et al., 2024). By contrast, it is less clear whether money alone leads families to move to higher-quality neighborhoods. Some research shows that lottery winnings and increased access to credit lead to increased geographic mobility but not neighborhood quality (Golosov et al., 2024; Howard et al., 2025). However, other research shows that EITC expansions help low-income families remain in neighborhoods with improving

economic conditions (Brown-Robertson et al., 2016) and relocate out of rural and distressed areas, though this evidence relies on public survey data with coarse geographic measures and short-run outcomes (Bastian and Black, 2023).

A key reason families do not move to better neighborhoods is financial constraints. Many lack the cash needed for a security deposit, first month's rent, or moving costs, and may rely on nearby family for childcare or other support. Among families earning under $40,000, only 64% are fully banked, 37% report being denied credit in the past year, and 61% have a credit card (Chen et al., 2019). These financial barriers are especially binding for low-income households eligible for the EITC. As a result, even families who would benefit from and want to move to a higher-quality neighborhood may be unable to finance the upfront costs, suggesting that large income transfers could meaningfully shape mobility decisions.

The EITC, a refundable tax credit for low-income workers, may improve children's long-run outcomes by increasing parental income—through both work incentives and transfer income—and by relaxing financial constraints that affect residential mobility. Each year, the EITC reaches nearly 30 million households and distributes about $65 billion, lifting more than 6 million people out of poverty and improving the short- and long-run economic well-being of families (Hoynes and Patel, 2018; Bastian and Michelmore, 2018). Annual payments average over $3,000 and can exceed $10,000 (for combined federal and state benefits), representing about half of a family's annual income for some households. Research shows that the EITC increases household savings and access to credit (Jones and Michelmore, 2019) and enables large purchases such as vehicles and durable goods (Barrow and McGranahan, 2000; Goodman-Bacon and McGranahan, 2008). The lump-sum credit may also help with large, infrequent expenses like moving, which could stabilize housing for some families and enable moves to neighborhoods with better schools, jobs, and economic opportunity for others.

Our empirical strategy estimates the long-run effects of childhood EITC exposure by exploiting policy-driven variation in EITC generosity across states, years, and family size to estimate the effects of childhood exposure on various long-run outcomes. We leverage changes to federal and state EITC policies between the 1980s and 2010s, which generated exogenous differences in after-tax income by year, state, number and age of children, and marital status. To quantify these changes, we construct a measure of maximum EITC

benefits ($MaxEITC$) based on policy rules, which varies by number of children, state, and year and is independent of income or actual receipt, allowing us to focus on intent-to-treat effects. Our empirical approach compares individuals differentially exposed to these policy changes over time, with and without family fixed effects. Family fixed effects compares siblings within the same household to account for unobserved family-level heterogeneity.

Our analysis uses linked administrative individual-level panel data covering over 15 million individuals from birth through their early 30s. We observe annual income, location, and family structure throughout childhood (ages 0–18) and into adulthood (ages 19–34). The data combine IRS tax records with Census data and the Opportunity Atlas, allowing us to measure both family income and neighborhood characteristics at the Census tract level. Neighborhood quality is measured using tract-level indicators from the Opportunity Atlas, including measures of income, education, school quality, employment, and poverty. We supplement this with survey data from the Decennial Census and American Community Survey (ACS), which adds information on education, disability, extended family, and other traits not available in tax data. These linked data allow us to track moves, measure the quality of receiving neighborhoods, and assess long-run outcomes—capturing geographic variation that would be obscured in coarser units.

We find that higher EITC exposure during childhood generates substantial long-run gains in adulthood, driven largely by increases in parental income and changes in where children grow up. Each additional $1,000 of annual childhood exposure increases earnings by $2,500–$2,700, raises employment rates by 1.5–1.6 percentage points, and reduces the likelihood of living in poverty by 2.0–2.5 percentage points by ages 26–34. These effects grow with age, with modest impacts in the early 20s—partly due to increased college enrollment—that rise substantially through the early 30s. We also find lower adult mortality and improvements in neighborhood quality during the 20s and 30s, including higher tract-level income, education, fraction married parents, and lower poverty rates. When we look at which ages in childhood the EITC has the largest long-run impact we find that effects are generally largest for teenage children. Looking at the income distribution, EITC exposure increases the likelihood of earning above low and moderate income thresholds. For example, each $1,000 of exposure raises the probability of earning more than $30,000 by 1.2 percentage points at ages 26–

34. Effects are concentrated among children that grew up in lower-income families and are generally small or null for children from higher income families, consistent with the EITC being the causal mechanism driving these long-run effects.

We then examine the two main channels underlying these long-run effects: parental income and migration during childhood. Higher EITC exposure raises parental income and employment during childhood, and IV estimates—which capture the EITC's effect on parental earnings—confirm that these income gains improve long-run outcomes. IV effects are concentrated among children of unmarried or lower-income parents, consistent with previous research showing married-parent families do not respond on the labor supply margin. Each additional $1,000 in EITC-led childhood parental income raises adult earnings, increases employment, and reduces poverty rates for these groups, while effects for higher-income and married-parent families are near zero. Yet the reduced-form estimates reveal positive long-run effects for children from both married and unmarried families—and remain sizable even for children of always-married parents, a group whose labor supply is largely unaffected by the EITC. This pattern suggests that transfer income itself, not just parental employment and earnings, is a powerful determinant of long-run well-being and intergenerational mobility.

We next examine migration as a key channel linking EITC exposure to long-run outcomes. We find that EITC exposure during childhood affects geographic mobility through two distinct channels: it reduces the overall likelihood of moving and increases the probability of relocating to a higher-opportunity neighborhood. These seemingly opposite outcomes of residential stability and geographic mobility illustrate the heterogeneous positive effects of the EITC on families. Each additional $1,000 of $MaxEITC$ exposure lowers the probability of moving to a different Census tract, while also raising the probability of "neighborhood upgrading" and moving to a tract with higher household income, better schools, and greater economic mobility. These upgrading effects increase over time—perhaps reflecting accumulated EITC-led resources—and are similar for males and females. Short-run effects on neighborhood upgrading are largest for youngest children, particularly those under age six, consistent with evidence that families are most likely to move before children start school.

This paper contributes to the literature by showing that childhood exposure to the EITC leads to long-run gains in adult outcomes, and that these effects operate in part through

increased parental income and improved neighborhood environments. First, we show that the EITC enables low-income families to move to higher-opportunity neighborhoods, in contrast to prior evidence that income shocks alone do not lead families to move to better neighborhoods (Golosov et al., 2024; Howard et al., 2025). Second, we directly link these upward moves to sustained improvements in adult earnings, employment, and neighborhood quality, identifying migration as a key mechanism for the EITC's long-run effects. Third, we demonstrate that adolescence is a particularly sensitive period for both mobility and adult outcomes, deepening our understanding of the timing and pathways through which income support shapes intergenerational mobility. More broadly, the results suggest that flexible financial resources can shape both current well-being and longer-run residential investments, with implications for how income transfers affect the long-term geography of opportunity.

1. Literature Review

A large literature documents that the EITC is one of the most effective anti-poverty programs in the United States, delivering substantial refundable transfers to low-income working families—especially single mothers—while maintaining labor force incentives. The EITC significantly increases employment and after-tax income (Meyer and Rosenbaum, 2001; Eissa and Hoynes, 2006), reduces hardship, and improves child outcomes. In the short run, increased income improves children's test scores (Dahl and Lochner, 2012), infant health (Hoynes et al., 2015b), household balance sheets (Goodman-Bacon and McGranahan, 2019), and food consumption (LaGuardia et al., 2024).

Greater EITC exposure during childhood raises adult employment and earnings (Bastian and Michelmore, 2018) and improves adult health outcomes (Braga et al., 2020), establishing that childhood income support has persistent effects on adult economic well-being. However, the mechanisms underlying these lasting gains remain incompletely understood. In particular, these studies cannot disentangle whether long-run effects are driven by the transfer income itself or by increases in maternal labor supply and earnings. Moreover, they rely on small PSID samples, limiting precision and the ability to examine heterogeneous effects or more recent cohorts. This paper extends Bastian and Michelmore (2018) by leveraging

larger linked administrative data through the 2020s—adding another decade of follow-up and allowing outcomes to be observed into individuals' mid-30s—to provide more precise estimates and to examine a broader set of long-run outcomes.

One potential channel operates through place. If EITC expansions affect where children grow up, changes in neighborhood environment could help explain the program's long-run effects. Location plays a central role in shaping access to labor markets, schools, and social networks, all of which strongly influence intergenerational mobility (Chetty and Hendren, 2018a,b; Chetty et al., 2020). Where children grow up determines educational opportunities, peer groups, safety, and job prospects, making neighborhood quality a key driver of long-run outcomes. Evidence from the Moving to Opportunity (MTO) experiment shows that while adults experienced little change in earnings, children who moved before age 13 saw substantial long-run gains, including higher adult earnings, more college attendance, and lower rates of single parenthood (Kling et al., 2007; Chetty et al., 2016). Further work shows that each additional year spent in a high-opportunity area raises adult income by 3–4% for low-income children (Chetty and Hendren, 2018b; Chetty et al., 2020), and that children displaced by Chicago public housing demolitions later earned more, had higher employment, and were less likely to be arrested (Chyn, 2018). Together, these studies demonstrate that neighborhood quality in childhood is a causal determinant of adult outcomes.

Despite the large potential returns to relocation, migration to higher-opportunity places remains limited. Moving entails substantial upfront costs—housing deposits, transportation, temporary housing, and job search expenses—that are especially burdensome for low-income families. Liquidity and credit constraints reduce mobility and labor market efficiency, causing families to remain in suboptimal locations and respond sluggishly to local economic shocks even when potential gains are large (Blanchard et al., 1992; Black et al., 2005; Artuç et al., 2010; Kennan and Walker, 2011; Autor et al., 2016; Amior and Manning, 2018; Hershbein and Stuart, 2020).[1]

Recent work highlights the mixed role of financial resources in overcoming these barriers. Large, exogenous windfalls such as lottery winnings rarely induce long-distance moves, with over 80% of winners staying in-state and families with children especially unlikely to relocate

[1]Families also remain in place because of strong social and psychological ties (Zabek, 2024).

to higher-opportunity areas (Golosov et al., 2023). Smaller policy-driven income changes have modest effects: pandemic stimulus payments led to measurable short-distance moves (Agarwal et al., 2023), and Medicare eligibility at age 65 spurred longer-distance migration toward warmer, lower-cost regions (Finkelstein et al., 2023). Yet these moves are often local and do not necessarily improve neighborhood opportunity. Studies of wealth shocks and income transfers suggest that cash alone rarely induces moves to substantially higher-opportunity neighborhoods. In contrast, combining resources with information and support has proven more effective: in Seattle, providing housing vouchers with search assistance increased high-opportunity moves from 15% to 53% (Bergman et al., 2024).

Recent evidence suggests that the EITC itself may modestly increase residential mobility. Using American Community Survey data, Bastian and Black (2023) show that EITC-induced income gains help families relocate from rural or disadvantaged areas into neighborhoods with greater opportunity, though almost all moves occur within states. These findings echo earlier work on AFDC and TANF, which found limited responsiveness to interstate welfare differences (Enchautegui, 1997; Blank, 1988; McKinnish, 2005). However, existing studies rely on survey data with coarse geographic measures, short time horizons, and limited ability to link moves to children's long-run outcomes.

Taken together, the literature shows that the EITC generates substantial long-run gains in earnings and employment, and that childhood neighborhood quality is a powerful determinant of adult success. Yet little is known about whether EITC-induced income gains alter where children grow up and whether migration serves as an important channel through which income support improves long-run outcomes. This paper addresses that gap by examining how childhood EITC exposure affects adult earnings, employment, and neighborhood attainment, and by assessing the role of migration as one mechanism underlying these effects.

2. EITC Policy Details and Identification Strategy

EITC eligibility and benefit amounts depend on household earnings, the number and ages of children, marital status, and state of residence. The credit is structured with three distinct ranges: in the phase-in, benefits increase with earnings; during the plateau, benefits

remain constant; and in the phase-out, benefits decline until eligibility ends. Families with income beyond the phase-out range receive no benefits. Figure 1a illustrates this schedule in 2018 by marital status and number of children. In that year, the maximum federal credit for households with three or more children reached roughly $6,500, equal to about 45% of earnings for the lowest earners, with benefits phasing in up to about $14,000, remaining flat until $24,000, and then phasing out. Families with two children could receive up to about $5,700, and those with one child up to about $3,500.

Figure 1b plots how maximum benefits by family size evolved over time. The EITC was introduced in 1975 as a 10 percent subsidy to earnings, providing up to $1,700 (2016 dollars) uniformly across states and family types.[2] Subsequent expansions steadily increased generosity and differentiated benefits by family structure. In 1986, the phase-in rate was raised to 14 percent. Beginning in 1990, families with two or more children became eligible for higher credits, and in 1993 the program was broadened to include a modest benefit for childless adults. Between 1993 and 1996, the phase-in rate rose to 34 percent for families with one child and 40 percent for those with two or more children—a difference worth as much as $2,000. In 2002, married couples received additional support through an extended plateau region, and in 2009, larger credits were introduced for families with three or more children.

In addition to the federal credit, 29 states operated their own EITCs during this period. These state credits typically supplement federal benefits by a fixed percentage, ranging from 3% to 40% (worth $220–$2,800 annually).[3] For instance, a family eligible for $3,500 in federal benefits in a state with a 20% supplement would receive an additional $700 from the state. When combined, federal and state EITCs can exceed $10,000 per year, with the typical recipient receiving more than $3,000. Figure 1c shows how state match rates have changed over time, while Figure 1d displays maximum combined federal and state benefits by family size. These figures highlight the substantial cross-state and temporal variation in benefit generosity.

Our identification strategy leverages this plausibly exogenous policy variation at both the

[2]See Bastian (2020) for further discussion of the original program and its effects on working mothers.
[3]We do not distinguish between refundable and non-refundable state credits.

federal and state levels. We construct a measure, $MaxEITC$, which reflects the combined maximum credit available in each year based on family size, child ages, and state of residence, expressed in 2022 CPI-U adjusted dollars with one unit equal to \$1,000.[4] Crucially, $MaxEITC$ is independent of household income and actual receipt of benefits. Because the EITC literature finds little evidence of intensive margin labor supply responses (Meyer, 2002), our measure captures the extensive margin work decision incentive, and we do not focus on whether families are in the phase-in, plateau, or phase-out regions of the EITC schedule. Identifying variation comes from policy differences across states, years, and family size, following prior EITC research (Hoynes et al., 2015a; Bastian and Lochner, 2022; Agostinelli et al., 2020).

Our identification relies on quasi-experimental variation in $MaxEITC$ generated by the interaction of federal and state policy changes with family size and composition. Several features of the EITC generate this variation. First, large federal expansions in the early 1990s substantially increased benefits and introduced differential generosity by number of children, creating sharp changes in $MaxEITC$ across cohorts with different family sizes. Second, subsequent federal reforms—including the 2009 expansion for families with three or more children—further increased benefits for larger families but not others. Third, state EITC supplements vary widely in generosity and timing, amplifying these differences across states. In most cases, state credits are set as a fixed percentage of the federal benefit, so federal expansions translate into larger dollar changes in states with higher match rates, particularly for families with more children. Together, these features generate differential changes in $MaxEITC$ across otherwise similar families. Because these policy changes are driven by legislation rather than individual household characteristics, this variation is plausibly exogenous to family-level determinants of long-run outcomes.

It would be problematic for our identification strategy if changes in EITC generosity were correlated with other state-level factors or if pre-trends in migration differed systematically across families. Other work has examined these concerns. Bastian and Black (2023) test

[4] Complementary approaches not used in this draft could include using the EITC phase-in rate or a simulated benefits approach as used in other EITC research (Pilkauskas and Michelmore, 2018; Bastian and Jones, 2021).

whether state EITC expansions are associated with contemporaneous changes in other state policies, economic conditions, or demographics, and find little evidence of endogeneity. They also study parallel trends in migration, showing that migration rates by number of children were flat leading up to policy changes and only increased afterward, particularly for larger families. This evidence supports the view that state EITC policy changes are plausibly exogenous and that parallel pre-trends hold for key outcomes.

3. Data and Summary Statistics

Our analysis uses linked administrative panel data covering over 15 million individuals from birth through their early 30s. These data track annual income, location, and family structure throughout childhood (ages 0–18) and into adulthood (ages 19–34). The core data come from the Census Bureau's internal Opportunity Project Databank, which links all individuals in the Census Numident to their IRS Form 1040 and W-2 records and additional demographic traits from the ACS and the 2000 and 2010 decennial censuses. We begin with a 1% random sample of PIKs. If a sampled PIK has ever claimed children, we pull all years of Databank records for that PIK, all years for any spouse PIK, and all years for any PIKs pertaining to children claimed by the sampled or spouse PIK. Geographic identifiers are assigned to Databank records via MAFIDs—unique location identifiers derived from IRS-reported address information—which the Census Bureau's MAFX file maps to census tracts and other geographies. This structure allows us to measure family income, tax filing behavior, and neighborhood characteristics across generations within the same household. Together, these linked data allow us to follow families across moves, measure family income, tax filing behavior, and neighborhood characteristics across generations, and assess long-run adult outcomes.

The administrative panel spans 1995–2022 and provides annual observations, enabling us to track where individuals live each year from birth through their 20s and mid-30s. Because of the scale of the underlying files, we work with a 2% random sample of families with children, which still yields over 50 million person-year observations and roughly 7 million unique individuals in our estimation sample. We restrict the sample to individuals observed at least

once during ages 0–5, 6–12, and 13–18, and again after age 19, ensuring that childhood exposure and adult outcomes are measured consistently. Adult outcomes are defined over specific age ranges (19–24, 25–29, and 30–34), and we also estimate effects separately at each single year of age from 19 to 34. All analyses are conducted separately by sex.

Census tracts offer highly granular geographic resolution, enabling precise measurement of neighborhood conditions. We link tract-level data from the Opportunity Atlas (Chetty et al., 2020), which provide rich measures of neighborhood quality, including average household income, employment rates, college completion rates, test scores, poverty rates, the fraction of married parents, and other demographic traits. These measures are captured in specific years—generally 2000 or 2010—and are available in both levels and percentiles. We merge these data to individuals' annual residential location, allowing us to track changes in neighborhood quality over time.

The average Census tract contains about 4,000 people, with official population guidelines ranging from 1,200 to 8,000 residents depending on density and geography. The United States contains 84,414 tracts. In dense urban areas, a single tract may span just a few city blocks and include fewer than 3,000 people—as in parts of Manhattan, which alone contains more than 280 tracts (and New York City over 2,100), while Berkeley, California contains 33. In contrast, public-use Census and ACS survey data are typically reported at the Public Use Microdata Area (PUMA) level, of which there are roughly 2,400 nationwide—for example, Berkeley (and its neighbor Albany) are represented by a single PUMA. This level of detail allows us to capture meaningful variation in local conditions, including changes arising from relatively short-distance moves, that would be obscured using broader geographic units such as ZIP codes, counties, or PUMAs.

Table 1 reports summary statistics for a panel of individuals observed both as children (ages 0–18) and again as young adults (ages 19–34). Column 1 presents childhood characteristics, while Columns 2 through 5 describe outcomes in adulthood, broken out by three age groups—19–24, 25–29, and 30–34—as well as an overall average for ages 19–34 in Column 5. Because the data follow the same individuals over time, these statistics illustrate how early-life characteristics map into later-life economic and demographic outcomes at different points in early adulthood.

During childhood, individuals are observed at an average age of 9.8, most commonly around the year 2006. The sample is roughly sex-balanced (49.4% female) and racially diverse, with 55.6% White, 20.2% Black, and 18.2% Hispanic. On average, children had 1.34 siblings, and about 53% lived with married parents. Parental earnings averaged $78,600 and adjusted gross income (AGI) averaged $88,200 (both in real dollars). Children experienced substantial exposure to the EITC, with average maximum benefits between $4,314 and $4,870 depending on age. The average across childhood years (ages 0–18) was $4,773.

As these children transition into adulthood, economic and demographic indicators improve markedly with age. Among those aged 19–24, average earnings are just $14,800, with 67.5% employed, 5.9% married, and 64% living below the poverty line. By ages 25–29, earnings rise to $38,600, the poverty rate falls to 36.6%, and both employment (77%) and marriage (20.4%) increase. These trends continue through ages 30–34, where average earnings reach $57,200, the employment rate remains high (76.8%), and nearly one-third are married. The poverty rate falls to 32.1%, and only 39.9% live below 150% of the poverty line—down from 77.1% at ages 19–24.

Mobility also declines steadily with age. At age 0–18, 25.9% of children moved Census tracts in the prior year, compared to just 16.1% of those aged 30–34. Two- and three-year move rates show similar declines. Taken together, these panel-based summary statistics offer a rich descriptive portrait of how family background and early-life economic conditions correlate with adult outcomes over the life cycle.

4. Identification Strategy

We examine the impact of EITC exposure in childhood on long-run adult outcomes, using equation (1):

$$Y_{i,s,t} = \beta_1 MaxEITC_{i,s}^{a\in[0,18]} + X'_{i,s,t}\beta_2 + \delta_{s,t}^1 + \delta_t^2 + \epsilon_{i,s,t}. \tag{1}$$

We use the average value of $MaxEITC$ during childhood (ages 0-18) on various adult outcomes in year t, measured between ages 19 and 34.[5] $MaxEITC_{i,s,a\in[0,18]}$ does not vary by

[5]For children that have missing years in the data, we average over the childhood ages that we do observe.

time t. Because $MaxEITC$ captures the maximum potential credit based on policy parameters rather than actual receipt, our estimates reflect intent-to-treat effects of EITC exposure. Adult outcomes include employment, earnings, poverty, married, mortality (a rare outcome), and various measures of Census tract quality in which they live, using measures from the Opportunity Atlas.

Our baseline specification compares individuals exposed to different levels of $MaxEITC$ across states and cohorts. In addition, we estimate models with family fixed effects, which compare siblings within the same family who are exposed to different levels of EITC during childhood due to policy changes over time. This within-family variation provides a more stringent test by holding constant shared family characteristics.

We control for subcomponents of $MaxEITC$ with fixed effects for year, state, and maximum number of siblings (0, 1, or 2+). $X_{i,s,t+j}$ also controls for married, an age cubic, years of education FE, race indicators (Black, White, Hispanic, Asian, Native American). We also control for state-by-year FE, as well as these FE interacted with race and other demographic traits. We report heteroskedasticity-robust standard errors, clustered at the state level.

It is plausible that $MaxEITC$ (and the associated increases in income and labor supply) has different long-run effects at different ages. For example, extra resources may have an outsized effect when provided to very young children (as discussed by Heckman and Masterov (2007)) or to older teenage children who are preparing to make life-altering decisions such as whether to attend college (as found by Bastian and Michelmore (2018)). We explore this with equation (2), which is identical to equation (1) except that it separately estimates the impact of average annual $MaxEITC$ between ages 0–5, 6–12, and 13–18:

$$\begin{aligned} Y_{i,s,t} = \beta_1 MaxEITC_{i,s}^{a\in[0,5]} + \beta_1 MaxEITC_{i,s}^{a\in[6,12]} \\ + \beta_1 MaxEITC_{i,s}^{a\in[13,18]} + X'_{i,s,t}\beta_2 + \delta_{s,t}^1 + \delta_t^2 + \epsilon_{i,s,t}. \end{aligned} \tag{2}$$

Importantly, variation in $MaxEITC$ across these age ranges does not arise mechanically from age itself, but from changes in family composition and policy over time. Because $MaxEITC$ depends on the number and ages of children in the household, as well as state and year-specific policy parameters, exposure can differ across childhood even within the same family. For example, older siblings tend to face lower $MaxEITC$ at younger ages—when fewer children are present in the household—and higher values at older ages, while younger

siblings experience the opposite pattern. Combined with policy variation across cohorts and states, this generates meaningful within-family and across-family differences in exposure across age ranges, allowing us to separately identify the effects of EITC during early childhood, middle childhood, and adolescence.

Finally, we also explore subgroup effects for long-run outcomes by either restricting the sample to a subgroup or by interacting $MaxEITC$ with mutually exclusive groups g defined by parental marital status, parental age, or race/ethnicity, as in equation (3):

$$Y_{i,s,t} = \beta_1 MaxEITC_{i,s}^{a\in[0,18]} \times \mathbb{1}(Group = g) + X'_{i,s,t}\beta_2 + \delta^1_{s,t} + \delta^2_t + \epsilon_{i,s,t}. \tag{3}$$

In addition to estimating longer-run effects, we estimate short-run effects of EITC expansions on various outcomes during childhood using equation (4):

$$Y_{i,s,t+j} = \beta_1 MaxEITC_{i,s,t} + X'_{i,s,t+j}\beta_2 + \delta^1_{s,t+j} + \delta^2_{t+j} + \epsilon_{i,s,t+j}. \tag{4}$$

We use this equation to estimate how $MaxEITC$ in year t impacts children in year $t+j$, for $j \in [1,3]$. Outcomes focus on whether families move and various measures of Census tract quality in which they live. We use the same controls and specification as in equation (1)—except that equation (4) controls for factors in year t, whereas equation (2) controls for factors averaged across all years of childhood.

Since family migration patterns vary by ages of children—for example, families are generally more mobile when their children are younger and have not started school yet—we estimate equation (5) which estimates the EITC's effects by a child's age a, for $a \in [0,18]$:

$$Y_{i,s,t+j,a+j} = \beta_1 MaxEITC_{i,s,t} \times \mathbb{1}(Age = a) + X'_{i,s,t+j}\beta_2 + \delta^1_{s,t+j} + \delta^2_{t+j} + \epsilon_{i,s,t+j}. \tag{5}$$

We also explore short-run effects of the EITC on subgroups of children by interacting $MaxEITC$ with mutually exclusive groups g defined by parental marital status, parental age, or race/ethnicity in equation (6):

$$Y_{i,s,t+j} = \Sigma_g \beta^g_1 MaxEITC_{i,s,t} \times \mathbb{1}(Group = g) + X'_{i,s,t+j}\beta_2 + \delta^1_{s,t+j} + \delta^2_{t+j} + \epsilon_{i,s,t+j}. \tag{6}$$

Together, these specifications allow us to estimate both short-run mobility responses and long-run adult outcomes associated with childhood EITC exposure, while flexibly accounting for policy variation across states, cohorts, and family characteristics.

5. Results

5.1. Childhood EITC Exposure and Adult Labor Supply, Earnings, Poverty

We start by using equation (1), the main set of controls, and estimating the long-run effects of average annual childhood EITC exposure (ages 0–18) on various adult outcomes measured between ages 19 and 34.

Table 2 summarizes the long-run effects of average annual childhood EITC exposure on adult outcomes, separately by sex and by two adult age ranges: 19–25 and 26–34. Each column represents a different outcome: real earnings, AGI, employment, married, and being below 100% or 150% of the poverty line.

Across outcomes, the table reveals strong, positive effects of EITC exposure during childhood, with larger impacts for at older adult ages. Among men, a $1,000 increase in average annual childhood EITC exposure significantly increases both earnings and AGI, with effects rising from $390 and $457 at ages 19–25 (Panel A) to $2,700 and $3,241 at ages 26–34 (Panel B). Employment increases by about 1.5–1.6 percentage points in both age groups, while poverty rates fall sharply—by 2–2.3 percentage points for men in their late twenties and early thirties. Effects on marriage are small and negative at younger ages, and small and positive at older ages (estimates are -0.1 and 0.1 percentage points).

For women, the patterns are similar. Each $1,000 increase in annual childhood EITC exposure raises earnings by $302 at ages 19–25 and by over $2,500 at ages 26–34 (Panel D). AGI and employment also increase meaningfully across both age groups. Poverty effects are particularly pronounced: $MaxEITC$ reduces the likelihood of falling below the poverty line by 2.5 percentage points among women in their late twenties and early thirties. Effects on marriage are small and negative at younger ages, and small and positive at older ages (estimates are -0.3 and 0.3 percentage points).

Family Fixed Effects: To provide complementary evidence, we exploit within-family variation by comparing siblings exposed to different levels of EITC support. This design absorbs all time-invariant family characteristics—parental preferences, neighborhood selection, genetic endowments—and isolates the effect of policy-driven variation in EITC generosity,

though it also substantially reduces identifying variation.[6] Using this approach to compare siblings with different levels of childhood EITC exposure, Table 3 shows robust and statistically significant benefits across most outcomes and adult ages—particularly for men.

For males, childhood EITC exposure leads to large and significant increases in both earnings and adjusted gross income (AGI) by ages 25–29 (Panels A and B), with gains of around $2,000–$2,400. Smaller and less precise gains are also observed at younger and older ages, respectively. For women, point estimates are generally positive but not statistically significant, except for earnings gains at ages 25–29. Across both sexes, EITC exposure significantly increases the likelihood of being employed (Panel C), with effects of 1–3 percentage points. Marriage effects (Panel D) are small and mixed: men show small positive effects at younger ages, while women show slight negative effects in their mid-to-late 20s. The strongest and most consistent effects appear in poverty outcomes. EITC exposure reduces the probability of being in deep poverty (income below 50% of the poverty line) and poverty across all age groups and for both men and women by 1–3 percentage points (Panels E and F). Taken together, the within-family estimates corroborate the main results and suggest that childhood EITC exposure directly improves adult labor market outcomes and reduces poverty.

Effects by Parental Income: Table 4 examines heterogeneity in the long-run effects of childhood EITC exposure by parental income. The EITC is designed to support low-income working families, and prior research documents that its largest effects occur among lower-income households. While some families with average parental AGI above $40,000 may occasionally receive EITC benefits—since this threshold reflects average income over childhood rather than any single year—long-run effects should be concentrated among lower-income families. Panels A, C, and E split the sample by whether parental AGI falls below or above $40,000, defined over ages 0–6, 0–12, and 0–18 respectively, allowing us to assess whether the timing of financial disadvantage matters.

The results are consistent: for lower-income families (Panels A, C, and E), a $1,000 increase in $MaxEITC$ raises earnings by $319–$356 and AGI by $288–$330, and reduces

[6] This sibling comparison design provides stronger internal validity by absorbing time-invariant family characteristics, but also limits identifying variation to within-family differences in EITC exposure and leads to larger standard errors.

poverty rates by 0.5–1.5 percentage points. For higher-income families (Panels B, D, and F), effects are much smaller and generally near zero. That long-run benefits are large and consistent for lower-income families—but not for EITC-ineligible higher-income families—provides evidence that our $MaxEITC$ measure captures the effect of EITV policy changes rather than broader trends in economic conditions by family size over time.

Effects by Adult Age: Panel A of Figure 2 plots the estimated effect of childhood EITC exposure on adult earnings and employment outcomes by age, separately for men and women. The effects on earnings, shown on the left axis, are similar across sexes and increase steadily with age. While effects are close to zero in the early 20s, they grow rapidly in the late 20s and early 30s, reaching over $10,000 by age 33. The effects on employment, plotted on the right axis, show that the employment effects are small and positive at age 19, remain relatively flat at 1–1.5 percentage points through the mid-to-late 20s before increasing through the early 30s. The employment effects are a bit larger for men than for women. Overall, the results suggest that the long-run impacts of the EITC on labor market outcomes grow meaningfully with age, particularly for earnings.

Figures 3a and 3b extend this analysis by showing effects on a broader set of outcomes and by parental income group. For employment, the effect is about 1.5 percentage points from ages 19–22, rising modestly through the late 20s and reaching about 2.0 percentage points by the early 30s. The pattern for marriage is striking: a small negative effect from ages 19–27 reverses and grows to a positive 1 percentage point by the early 30s. For poverty, effects are near zero at ages 19–21, then grow steadily to about -2 percentage points by age 25 and -3 percentage points by the early 30s. Figure 3b shows a similar pattern for earnings: near-zero effects through age 21, rising to $1,500 by age 25 and surpassing $4,000 by age 30. Together, these figures show that the EITC's long-run benefits accumulate over time, with the strongest impacts emerging as individuals move into their late 20s and 30s.

Effects by Birth Cohort: Panel B of Figure 2 shows the estimated effects of childhood EITC exposure on adult earnings and employment by birth cohort, separately for men and women born between 1989 and 1997. The effects on earnings (left axis) are slightly larger for men than for women throughout, but the sex gap is modest. Employment effects (right axis) also tend to be slightly larger for men. Across both outcomes, estimated effects decline

gradually across cohorts. This downward trend—especially pronounced for earnings—is consistent with earlier cohorts being observed at older ages and thus having more time for long-run effects to materialize. In contrast, the younger cohorts are still in early adulthood, when labor market returns to childhood income exposure are still emerging. These results support the interpretation that the benefits of EITC exposure accumulate over time, with stronger impacts observable as individuals age into their late 20s and 30s.[7]

Effects on Earnings Distribution: Figure 4 plots the effect of childhood EITC exposure on the probability of earning above a range of income thresholds, by sex and by age group (19–25 vs. 26–34). The EITC increases the likelihood of earning above low thresholds (e.g., $5,000 or $10,000) for both men and women, with slightly larger impacts for women overall. Among younger adults (ages 19–25), the effects fade quickly with income, becoming negligible above $50,000. This pattern suggests that childhood EITC exposure helps young adults enter employment and earn modest amounts, but does not immediately translate into high earnings. In contrast, for older adults (ages 26–34), the effects remain relatively flat across thresholds below $50,000 and then decline gradually, consistent with persistent gains in earnings across the lower and middle of the distribution. These patterns support the idea that the EITC increases early employment, which in turn leads to accumulated work experience and earnings gains over time. This is consistent with findings from Kuka and Shenhav (2024), who show that the EITC boosts years of labor market experience and earnings for women. Our results suggest that these benefits may extend to the next generation, improving labor market outcomes for children in EITC-eligible households.

Effects by State: Panels A and B in Figure 5 show state-level estimates of the long-run effects of childhood EITC exposure on adult earnings and employment, by sex. Effects are largest in the Midwest, Plains, and parts of the South—for employment, states such as Missouri, Kentucky, West Virginia, Oklahoma, and Iowa stand out, while earnings effects are strong in Minnesota, Nebraska, and Maine—consistent with Bastian (2024) and Fitzpatrick and Thompson (2010), who find larger EITC impacts in lower cost-of-living areas. Effects are generally smaller along the coasts and in higher-cost states, including California, New York,

[7] Work is in progress that will show effects at individual ages by birth cohort to disentangle diminishing marginal treatment effects of more recent EITC expansions from growing effects by age.

and New Jersey, though New England is an exception with relatively large effects in most states. Some southern states, such as Mississippi and South Carolina, show more modest impacts, particularly for women. While effects are somewhat larger for men, geographic patterns are similar across sexes, highlighting the role of place in shaping the long-run returns to childhood income support. Overall, these results show that EITC exposure in childhood substantially improves adult earnings, employment, and economic security, with effects that grow into the mid-30s and are broadly consistent for men and women.

5.2. Childhood EITC Exposure and Neighborhood Traits as Adults

Table 5 reports the effects of average annual childhood EITC exposure on a variety of adult neighborhood quality measures from the Opportunity Atlas, estimated separately by sex and adult age group (ages 19–25 vs. 26–34). The estimates reflect where individuals live as adults and the characteristics of the Census tracts they reside in, capturing both economic mobility and residential sorting. Each coefficient represents the effect of a $1,000 increase in average maximum EITC exposure during childhood, using the main set of controls.

Outcomes in Table 5 columns 1–6 are standardized into percentiles, while outcomes in columns 7–9 are measured in levels. Outcomes in columns 1–3 measure average Census tract income in 2000, 1990, and 2016; columns 4–5 measure fraction with a college degree in 2000 and 2010; column 6 measures average math scores; columns 7–9 measure (in levels) average household income in 2000 and fraction with a college degree in 2000 and 2010.

Across outcomes, EITC exposure during childhood is associated with significantly improved neighborhood and economic outcomes in adulthood. Table 5 Panels A–D show that each $1,000 increase in annual childhood EITC exposure increases measures of neighborhood quality by about 1.1–1.4 percentiles (columns 1–5); the impact on test scores is lower at 0.6–0.7 percentiles. In levels, average tract income is about $1,650 higher (column 7) and the fraction with a college degree is about 0.7 percentage points higher (columns 8–9).

In addition to these traits, we use all Opportunity Atlas outcomes available at the Census tract level, and show estimates on these dozens of additional outcomes in the Appendix. Appendix Tables A.1a–A.1c show that EITC exposure during childhood leads these children to grow up and—as adults—live in neighborhoods with lower poverty rates, lower shares of

single parents, higher employment rates, higher rent, and slightly higher annual job growth. We also find smaller effects on living in places with higher Asian and White population shares, and slightly lower Black population shares. We find largely insignificant impacts on population density, foreign born share, Hispanic share, wage growth, total jobs, and proximity to high paying jobs.

These effects are remarkably consistent across sex and age groups, indicating that childhood EITC exposure leads individuals to reside in—and stay in—higher-quality neighborhoods as adults. Such differences in neighborhood environment have important implications for social networks, local labor markets, school quality, and potentially the outcomes of the next generation (i.e., grandchildren of the original EITC recipients).

Family Fixed Effects: To provide complementary evidence, we exploit within-family variation by comparing siblings exposed to different levels of EITC support. Across both age groups and sexes, higher childhood EITC exposure leads to living in Census tracts with higher household income, greater college attainment, and better academic performance (Table 6). For instance, a $1,000 increase in average EITC exposure is associated with a 1.1–1.3 percentile increase in the share of tract residents with a college degree, and a similar increase in average household income.

EITC exposure also predicts residence in neighborhoods with lower poverty rates. Estimates indicate that childhood exposure leads to a 3.0–3.9 percentage point reduction in tract-level poverty, a finding that holds consistently across Census decades. In addition, individuals exposed to higher EITC benefits during childhood tend to live in tracts with more White and Asian residents and fewer Black and Hispanic residents, suggesting movement into less segregated and potentially more resource-rich neighborhoods. These compositional effects are somewhat larger for men and more pronounced among the younger adult cohort.[8]

[8]Additional tables in the Appendix show that EITC exposure during childhood leads these children to grow up and—as adults—live in neighborhoods with lower poverty rates, lower shares of single parents, higher employment rates, higher rent, and slightly higher annual job growth (Appendix Tables A.2a–A.2e). Adults with greater EITC exposure during childhood live in tracts with lower shares of single-parent households, higher employment rates, and higher average rents—each of which may reflect stronger local economies and more stable residential environments. For example, a $1,000 increase in childhood exposure is associated with a 5–7 percentage point reduction in the share of single-parent households and a roughly 3 percentage point increase in the tract employment rate. While results for population density and job counts within five miles are smaller and less precise, the broader set of indicators consistently point toward long-term improvements in neighborhood quality.

Together, the within-family estimates corroborate the main results and suggest that childhood EITC exposure improves the neighborhoods where these children live as adults.

5.3. Effects on Adult Outcomes by Childhood Age of Exposure

Tables 7 and 8 examine how the effects of childhood EITC exposure impact adult outcomes differently by the age of childhood exposure. These estimates look at the average annual maximum EITC available for ages 0–5, 6–12, and 13–18.

Table 7 focuses on labor market outcomes. Across sexes, EITC exposure in early childhood (ages 0–5) consistently increases earnings, AGI, and employment at each stage of adulthood, with effects generally growing larger over time. For example, a $1,000 increase in EITC at ages 0–5 raises male earnings by $309 at ages 19–24, and by over $1,200 at ages 30–34; female estimates are similar in magnitude. Adolescent EITC exposure (ages 13–18) also yields large, positive effects on later earnings—particularly at older ages. We find that teenage EITC exposure leads to lower earnings for the youngest age group (ages 19–24), which is consistent with increased college enrollment—as found by Manoli and Turner (2018) and Bastian and Michelmore (2018)—and a lower focus on working full-time. The small positive employment effect and the negative earnings effect may reflect two margins: an increase in working among those who otherwise would not work or attend college, as well as lower earnings among those on the margin of attending college. Employment effects are positive across all childhood exposure ages, and similar for men and women.

Table 8 looks at marriage and poverty outcomes. Early-childhood exposure again yields steadily increasing effects on marriage rates, especially by ages 30–34, for both men and women. For example, exposure at ages 0–5 raises marriage rates by 0.5–0.7 percentage points for women by age 30–34. However, as before, effects on marriage are small, generally insignificant, and inconsistently signed.

EITC exposure also generates large and growing reductions in poverty over time. The effects are strongest for deep poverty: a $1,000 increase in EITC during early childhood reduces the probability of being below 50% of the poverty line by 0.7–1.1 percentage points for women and 0.7–0.8 percentage points for men. Adolescent exposure again shows a delayed but sizable impact, particularly in the oldest group, while middle-childhood effects are weaker

and often statistically insignificant.

Together, these tables provide further evidence that childhood EITC exposure improves adult outcomes—with gains that not only persist but tend to grow as individuals age into their thirties. Effects are broadly similar across sex, although slightly more pronounced for women for poverty-related outcomes. The timing of exposure matters, with early childhood and adolescence emerging as especially critical periods.

Using Family Fixed Effects: Tables A.3a and A.3b follow the approach of Tables 7 and 8, but include family FE. Table A.3a focuses on labor market outcomes. For men, EITC exposure during adolescence (ages 13–18) consistently predicts improved outcomes. Specifically, adolescent exposure is significantly associated with higher earnings, AGI, and employment across most age groups. These effects are sizable and statistically significant, suggesting that increased family resources during the teenage years may support skill development or educational attainment that translates into better labor market performance. In contrast, exposure at younger ages (0–5 and 6–12) yields weaker or noisier effects, with estimates often imprecise or small. For women, the pattern differs. Early childhood EITC exposure (ages 0–5) predicts significantly higher employment in early adulthood and marginal increases in earnings and AGI at younger adult ages, but the estimates are smaller and less consistent than those for men. Adolescent exposure appears to positively affect women's employment in aggregate but shows no consistent relationship with earnings or AGI.

Table A.3b shows that EITC exposure during adolescence is positively associated with marriage and significantly reduces the likelihood of living in poverty. Across all three poverty thresholds (below 50%, 100%, and 150% of the federal poverty line), adolescent exposure yields large and statistically significant declines in poverty, especially among men aged 19–29. Early childhood and middle-childhood exposure also predict some reductions in poverty, but effects are generally smaller and less robust. Marriage effects are somewhat mixed, with adolescent exposure again showing the strongest and most consistent positive associations for men. For women, adolescent exposure similarly reduces the likelihood of poverty, though the effects are somewhat smaller in magnitude. Marriage results for women are generally weaker, with no consistent pattern across exposure ages or adult age groups.

Together, the results suggest that EITC exposure during adolescence has the most con-

sistent and beneficial impacts on long-run outcomes—especially for men. Early childhood exposure shows some positive effects, particularly for women's employment, but these are generally more modest. These results are consistent with the effects-by-childhood-age found by Bastian and Michelmore (2018).

5.4. Alternate Sets of Controls

Table A.4a estimates the effect of childhood EITC exposure on adult outcomes for males. Panels A through D report results for real earnings, real adjusted gross income, employment, and poverty status, respectively. Each panel shows coefficients by age of exposure—early childhood (0–5), middle childhood (6–12), and adolescence (13–18)—across six regression specifications with progressively rich sets of controls, including demographics and state-by-year fixed effects.

Results consistently show that greater EITC exposure improves long-run economic outcomes. Exposure during both early childhood and adolescence raises adult earnings and AGI, with the largest effects in Columns 1–2. A $1,000 increase in EITC at ages 0–5 raises adult earnings by roughly $1,600–$1,700. EITC exposure also increases employment and reduces poverty. In Panel C, a $1,000 increase during early childhood raises employment by 1.5–1.7 percentage points. In Panel D, the same increase lowers poverty rates by about 2 percentage points. These effects are stable across specifications, supporting a robust link between EITC exposure and upward mobility.

Table A.4b examines additional outcomes: marriage, mortality, and deeper poverty. EITC exposure at ages 0–5 and 13–18 modestly increases marriage rates (Panel A) and significantly reduces the likelihood of dying before age 30 (Panel B), especially for those exposed during adolescence. Panels C and D show large and consistent declines in the probability of living below 50% or 150% of the poverty line. These findings reinforce earlier results and suggest that the long-run benefits of EITC exposure extend beyond income—shaping life trajectories, survival, and family formation.

Tables A.5a and A.5b present the effects of childhood EITC exposure on adult outcomes for females. Across labor market outcomes (Table A.5a), greater EITC exposure—especially during early childhood and adolescence—substantially increases adult earnings and AGI.

A $1,000 increase in maximum EITC between ages 0–5 raises adult earnings by roughly $1,700 in the baseline specifications, with similar effects for AGI. Adolescent exposure also shows strong positive effects. Results are somewhat noisier for middle-childhood exposure. EITC exposure also increases employment: early and late childhood exposure each raise employment rates by 0.7–1.2 percentage points. Panel D shows robust declines in poverty, particularly for early childhood exposure, with a $1,000 increase reducing the probability of falling below the poverty line by 2–2.3 percentage points.

Table A.5b examines additional demographic and well-being outcomes. EITC exposure during early childhood and adolescence modestly increases marriage rates in adulthood (Panel A) and reduces mortality before age 30 (Panel B). The largest and most consistent gains are in poverty reduction: both deep poverty (Panel C) and near-poverty (Panel D) rates fall significantly, with effects concentrated in early childhood and adolescence. These findings mirror patterns for males and underscore the long-term benefits of EITC exposure for women across a range of economic and life outcomes.

5.5. Heterogeneity and Subgroup Analysis

Parental Marital Status: Table 9 presents estimates of the long-run effects of an additional $1,000 in annual EITC exposure during childhood on adult outcomes, disaggregated by sex, adult age group, and parental marital status during childhood. Across all specifications, EITC exposure is associated with higher earnings, greater employment, and meaningful reductions in poverty for children from both married and unmarried-parent families. As in the previous results, the magnitudes generally increase with age. The patterns are broadly similar for men and women.

The estimate on $MaxEITC$ captures the effect for children who grew up with never-married parents. For this group, EITC exposure is associated with consistent improvements in employment and earnings and sizable reductions in poverty. For example, among men ages 26–34, a $1,000 increase in childhood EITC exposure raises annual earnings by $447 and AGI by $563, increases employment by 1.1 percentage points, and reduces poverty at all thresholds. Similar gains are observed for women. Effects are somewhat smaller in the early to mid-20s but remain economically meaningful.

The table also estimates the additional impact of $MaxEITC$ by the fraction of childhood years spent with married parents (scaled from 0 to 1). For interpretion, the combined effect of the baseline and interaction terms reflects the impact for children who grew up with always-married parents. In some cases, estimated effects are larger for this group—particularly for older adults. For instance, among men ages 26–34, the interaction term implies larger gains in earnings and AGI for those with consistently married parents. Poverty reductions are also sizable. In other cases—particularly at younger ages—the interaction effects are smaller or even offset part of the baseline, suggesting that gains are at least as large, and sometimes larger, for children from unmarried-parent families.

Overall, the results indicate that EITC exposure generates positive long-run effects for children regardless of parental marital status. Notably, the presence of substantial gains among children who grew up with married parents suggests that the mechanism is not driven solely by increases in parental labor supply. Because married parents respond less strongly on the labor supply margin to the EITC, these findings point to the importance of transfer income itself—through increased household resources, stability, and investments—as a channel generating lasting improvements in adult employment, earnings, and poverty outcomes.

Race and Ethnicity: Tables 10 and A.6 present estimates of the long-run effects of childhood EITC on a range of adult outcomes, disaggregated by race/ethnicity, sex, and adult age group. Across nearly all demographic groups, EITC exposure is associated with improvements in earnings, employment, and reductions in poverty, though effect sizes and statistical significance vary meaningfully by subgroup.

Among men, the largest and most consistent gains are observed for White, Black, and Hispanic individuals. For example, Black men aged 26–34 experience statistically significant increases in earnings ($1,743) and AGI ($1,907), alongside improved employment (+2.1 percentage points) and large reductions in poverty across all thresholds (e.g., −2.2% for deep poverty). Hispanic men in the same age group show similarly strong effects, with increases in earnings ($1,556), AGI ($1,915), and employment (+1.7 percentage points), and statistically significant poverty reductions. White men benefit even more in absolute dollar terms—$3,626 in earnings and $4,415 in AGI—but the relative effects are smaller given higher baseline income levels. Notably, marriage effects are strongest for Black men, with

a statistically significant 0.4 percentage point increase in marriage rates, whereas marriage effects are generally small or negative for other groups.

Results for women are qualitatively similar but show smaller earnings effects and somewhat weaker marriage responses. White and Hispanic women exhibit the largest gains. For instance, among women aged 26–34, EITC exposure is associated with an increase of $3,533 in earnings for White women and $1,496 for Hispanic women, with both groups showing increased employment and substantial poverty reductions. Black women also benefit, with positive and significant effects on earnings ($1,450), employment (+1.3 percentage points), and marriage (+0.6 percentage points), as well as sizable declines in poverty. Interestingly, poverty reductions for Black women are among the largest observed in the data—exceeding 3% for both the 100% and 150% poverty thresholds.

By contrast, Asian and Native respondents show weaker or noisier estimates, with several coefficients imprecisely estimated and often statistically insignificant. For example, Asian women exhibit no clear pattern of income or poverty effects and consistently negative marriage estimates, while Native groups show highly variable point estimates with large standard errors, suggesting limited statistical power.

Overall, the findings point to robust and economically meaningful benefits of EITC exposure for lower-income groups, especially for Black, Hispanic, and White individuals across sexes. Effects are generally larger in magnitude for the older adult group (ages 26–34), consistent with cumulative or lagged benefits from childhood investments translating into stronger labor market attachment and reduced poverty in early adulthood. These patterns underscore the heterogeneous, yet generally positive, long-term effects of income support during childhood.

Parents' Age at Birth: Table A.7 examines heterogeneity by parents' age at the time of birth. The "All" row captures the effect for children born to older parents, while the "Young Parents" row reports the differential effect for those whose mother or father was below the sample median age at birth. The total effect for children of younger parents is therefore given by the sum of the two coefficients.

For children of older parents, EITC exposure generates economically meaningful long-run gains. Among men ages 26–34, a $1,000 increase in childhood EITC exposure raises annual

earnings by $3,234 and AGI by $3,976, increases employment by 1.7 percentage points, and reduces poverty by roughly 2 percentage points or more across thresholds. Similar magnitudes are observed for women in their late 20s and early 30s, with earnings gains exceeding $3,300 and substantial poverty reductions. As in earlier results, effects are smaller in the early 20s but remain positive and statistically significant.

For children of younger parents, the interaction terms often offset a portion of these gains, particularly at older ages. Summing the coefficients implies smaller—and in some cases near-zero—earnings and poverty effects for those born to younger parents by ages 26–34. In contrast, at ages 19–25, the combined effects remain positive and economically meaningful for most outcomes.

Overall, the results indicate that the long-run benefits of EITC exposure are present across parental age groups but are generally larger and more persistent for children born to older parents. As in previous tables, impacts grow with age, reinforcing the pattern that gains from childhood income support strengthen as individuals move into their late 20s and early 30s.

6. Channels: Childhood EITC and Adult Earnings

Why does EITC exposure improve children's long-run outcomes? Previous research motivates a number of channels, including improved parental resources, educational attainment, and health. In this section we focus on parental labor supply and income, and on neighborhoods where children grow up.

6.1. Short-Run Effects of EITC on Parental Employment and Income

Table 11 documents that EITC expansions raise parental employment and income during childhood—the first link in the chain connecting policy variation to children's long-run outcomes. Each additional $1,000 in $MaxEITC$ raises parental earnings by $6,430, with employment increasing by 0.5 percentage points. Effects are broadly similar across all three childhood age windows, with somewhat larger impacts during adolescence. Increased labor supply and earnings has been found by numerous previous studies (e.g., Eissa and Liebman,

1996; Bastian, 2020; Schanzenbach and Strain, 2020). By substantially increasing household resources, the EITC may give families the financial capacity to cover moving costs and security deposits, enabling relocations to higher-opportunity neighborhoods.

These earnings effects appear large relative to the $1,000 change in $MaxEITC$, but are consistent with prior work. The estimates are somewhat smaller than those in Bastian and Michelmore (2018), who find a roughly 9–12:1 ratio of family income to $MaxEITC$ exposure. They are larger than the first-stage estimate in Dahl and Lochner (2012, 2017) in part because they include flexible controls for lagged family income, which absorb much of the mechanical correlation between family size, baseline earnings, and simulated EITC exposure, yielding a smaller first-stage coefficient.[9]

A second difference stems from how the sample is defined. Constructing $MaxEITC$ from the perspective of women—including those without children (e.g., Bastian and Jones, 2021)—yields a large share of observations with limited $MaxEITC$ variation and little labor supply response, which likely attenuates the first-stage estimate relative to samples restricted to families with children. Our sample, defined from the child's perspective—as in Bastian and Michelmore (2018) and Dahl and Lochner (2012)—concentrates variation among more heavily treated families. Overall, differences in samples, instruments, and time periods make direct comparisons of first-stage magnitudes across papers difficult.

Table 12 complements these estimates by collapsing the data to one observation per child. Each additional $1,000 in average annual $MaxEITC$ raises average annual parental earnings by $6,778 and parental employment by 4.6 percentage points. EITC exposure also reduces the probability of dying by age 20, 25, and 30 by 0.24, 0.40, and 0.47 percentage points respectively, and reduces teen birth by 0.008 percentage points—suggesting the EITC improves children's health and early life trajectories in ways that likely contribute to the long-run gains documented above.

6.2. IV Estimates: Parental Income and Children's Long-Run Outcomes

While the reduced-form estimates in Section 5 show that $MaxEITC$ exposure improves children's long-run outcomes, they cannot isolate the income channel from other pathways—

[9] Controlling for lagged parental income is work in progress.

most notably parental labor supply. To shed light on this, we instrument average childhood parental income with $MaxEITC$ and estimate the effect of an additional $1,000 of childhood parental income on children's long-run outcomes. The exclusion restriction requires that $MaxEITC$ affects children only through parental income, which may be violated if parental employment itself independently shapes children's outcomes—through role modeling or reduced time with children, for example. The IV estimates identify a local average treatment effect (LATE) for compliers—families whose income responds most strongly to EITC expansions, who tend to be lower-income and more liquidity-constrained than the average family. These estimates may therefore differ from OLS, which captures the average effect across all families and is also subject to omitted variable bias. Our IV estimates should be interpreted as the effect of an increase in household resources for the most financially constrained families.

Figure 6a first documents the descriptive relationship between average childhood parental income and adult outcomes at each age from 19 to 33. These relationships are correlations and have nothing to do with EITC policy. Each $1,000 of average annual parental income is associated with lower employment and higher poverty from ages 19–22—likely reflecting increased college enrollment among children of higher-income parents. These correlations reverse after age 23: employment increases to about 1.5 percentage points by age 30 and poverty rates decline by 2–5 percentage points. The poverty decrease exceeds the employment increase, suggesting employment may explain 25%–50% of the reduction in adult poverty.

Table 13 presents IV estimates instrumenting average childhood parental AGI with $MaxEITC$. The first stage is strong across all subgroups, with Kleibergen-Paap F-statistics ranging from 1,393 to 26,780. The results show that effects of parental income are concentrated among lower-income and unmarried-parent families—precisely those for whom liquidity constraints are most likely to bind. Among families with parental AGI below $40,000–$50,000, an additional $1,000 in childhood parental income raises children's adult AGI by roughly $210–$228 and earnings by $233–$241, increases employment by about 1.1 percentage points, and reduces the probability of living below the poverty line by 0.7–0.9 percentage points. Effects for children of unmarried parents are similarly large. The implied intergenerational income elasticity for lower-income families—roughly 0.21–0.24—is

somewhat smaller than intergenerational income correlations reported in Solon (1992) and Chetty et al. (2014).

By contrast, IV estimates in Table 13 for higher-income and married-parent families are near zero across nearly all outcomes. While Table 9 shows positive effects for children of married parents, the channel is not through EITC-led increases in earnings—as this group is known to not respond to EITC by working more—but likely through EITC transfer income.

Figure 6b shows IV estimates at each adult age 19–33. Each $1,000 in EITC-led childhood income increases adult employment by a consistent 0.2 percentage points across all ages. Poverty effects are near zero at ages 19–21, grow through age 25 (reaching about −0.25 percentage points), and remain stable through age 33, with similar patterns across all three poverty thresholds. Taken together, the IV results confirm that childhood parental income improves long-run outcomes, with effects concentrated among the families the EITC is designed to reach.

6.3. Short-Run Effects of EITC Exposure on Children's Neighborhoods

We start by estimating the impact of $MaxEITC$ on the likelihood of moving Census tracts using equation (4). Panels A and B in Table 14 show that each $1,000 increase in $MaxEITC$ decreases the average likelihood of moving within 1, 2, and 3 years by about 0.5, 0.8, and 0.95 percentage points, with nearly identical results for boys and girls (see columns 1–3). The effects suggest that the impact of the EITC accumulates over time. These results are consistent with Pilkauskas and Michelmore (2018) which also found that EITC expansions are associated with residential stability and less moving. Brown-Robertson et al. (2016) similarly find that married-parent EITC recipients in Washington, D.C. are more likely to remain in gentrifying neighborhoods, though they find mixed evidence for single-parent families.

While these effects are averaged over a child's life, effects may differ by children's age. Figure 7a shows the impact of $MaxEITC$ by a child's age using equation (5) and shows that the effects are larger for older children. Effects are around 0.3 percentage points for the youngest children and grow as children age until it flattens out when children are teenagers at about 0.7, 1.0, and 1.2 percentage points, for moving within 1, 2, or 3 years.

Neighborhood Quality: Even though the average effect on moving Census tracts is negative, it is possible that the EITC also allows other families to relocate to more attractive places. To test this, we estimate equation (5) and examine whether families move to higher quality neighborhoods within 1, 2, or 3 years. We measure neighborhood quality using ten Census-tract-level traits from the Opportunity Atlas, including average income, education, poverty, single parenthood, and school test scores. To show results are robust to alternate measures of quality, we use a variety of traits as well as traits measured between 1990 and 2016. Binary outcomes are defined as moving to a higher quality tract between year t (when $MaxEITC$ is measured) and year $t+2$.

Panels A and B in Table 14 (columns 4–7) and Table 15 shows the positive effect of $MaxEITC$ on moving to higher-quality neighborhoods, across all 10 measures of neighborhood quality, corroborating results in Bastian and Black (2023). These results can also be seen in panel A of Figure 8.[10]

In addition to the average effect, we also estimate the impact by children's ages. Figures 7b and 7c show that we find the largest effects on the youngest children, with effects falling by age and flattening out by about age 10. For 9 of the 10 traits, the estimate on $MaxEITC$ is about 0.8 percentage points for the youngest children, and about 0.4 percentage points for older children. Estimates for the other trait—tract quality defined by test scores—are about half the size as the other traits, though still positive and significant. For all 10 traits, the patterns for boys and girls are essentially identical.

To better understand the type of children affected by EITC expansions—and to see if heterogeneity aligns with differences in the longer-run outcomes—we explore subgroup effects using equation (6). Panels C and D in Tables 14 and 15 show that additional EITC exposure leads children from all racial and ethnic groups to move less frequently while also shifting toward higher-quality neighborhoods. The declines in mobility are consistent across groups, with White and Asian children showing some of the largest reductions in moving within 1–3 years. At the same time, the EITC strongly increases the likelihood of moving to tracts

[10]Panel B shows the impact on neighborhood traits in levels: many are significant, but some are not, likely reflecting changes in places over time—for example, areas with high average income in 1990 may not have remained high-income by 2000 or 2010.

with higher income, education, and other measures of quality. These positive effects are particularly pronounced for Black, Hispanic, and Native children. For example, the impact of $MaxEITC$ on average household income in 2000 for females is positive across all six groups: about 0.3 percentage points for White and Asian children, 0.5 percentage points for Hispanic children, and more than 0.7 percentage points for Black and Native children. Overall, the pattern of results is remarkably consistent across men and women, underscoring that the EITC facilitates moves into higher-opportunity neighborhoods.

We also examine heterogeneity by parental marital status and parental age using equation (6).[11] Panels A and B of Tables 16 and 17 show that children with married parents experience larger reductions in cross-tract moves—on the order of 1–2 percentage points within 1–3 years—while children of unmarried parents exhibit smaller declines in mobility but larger gains in neighborhood quality. For instance, EITC exposure raises the likelihood that children of unmarried parents live in higher-income tracts by roughly 0.7 percentage points, compared to near-zero effects for children of married parents. Taken together, these results suggest that the EITC promotes residential stability for married-parent households while facilitating moves to higher-opportunity neighborhoods for unmarried-parent households—consistent with migration patterns by marital status found by Brown-Robertson et al. (2016).

Panels C and D show that results also differ by parental age: both younger- and older-parent households move less in response to the EITC, but the improvements in neighborhood quality are somewhat larger for children of younger parents. For instance, average household income in 2000 rises by about 0.5 percentage points for children of younger parents, compared to roughly 0.4 percentage points for children of older parents. Overall, these results highlight that the EITC not only reduces mobility but also facilitates moves into higher-quality neighborhoods, with the largest neighborhood improvements concentrated among children of unmarried and younger parents.

Estimates show that the EITC—a cash transfer unrelated to moving or neighborhoods—reduces overall residential mobility while also enabling some families to remain stably housed and others to move into higher-opportunity neighborhoods.

[11] Parental age is measured at the child's birth and thus takes one fixed value per child.

6.4. Mediation Analysis: What Intermediate Outcomes Lead to EITC's Long-Run Gains?

Childhood EITC exposure raises adult earnings by roughly $2,600 at ages 26–34. A central question is *through what channels* these long-run gains emerge. The EITC may affect children through multiple pathways: by increasing parental earnings and employment, raising after-tax transfer income, improving neighborhood quality (including schools, peers, and local networks), and enhancing health, educational attainment, and non-cognitive skills. Our goal in this section is to quantify how much each channel can plausibly explain of the total adult earnings effect.

Our approach combines our estimates of how childhood $MaxEITC$ affects potential mediators with established estimates from prior research linking each mediator to adult earnings—conceptually similar to a Gelbach decomposition. Because many mechanisms overlap (for example, income affects neighborhood quality and health, which in turn affect education), the resulting contributions should be interpreted individually rather than cumulatively. Table 18 summarizes these estimates, indicating for each channel whether the underlying estimate comes from this paper or prior research.

To implement this framework, we proceed in three steps. First, we estimate how a $1,000 increase in childhood $MaxEITC$ exposure affects mediators. We find that such exposure raises neighborhood tract quality by 1.8 percentiles and raises parental income by $6,778 (Table 12). Relying on previous research: Bastian and Jones (2021) finds $MaxEITC$ increases parental EITC payments by $350 (an outcome we are not able to observe), reduces low birthweight by 2–3 percent (Hoynes et al., 2015b), improves non-cognitive skills by 0.05–0.06 standard deviations (Hamad and Rehkopf, 2016; Averett and Wang, 2018), increases childhood test scores by 0.04–0.08 standard deviations (Dahl and Lochner, 2012), raises high school graduation by 1.2 percentage points and college graduation by 1.3 percentage points (Bastian and Michelmore, 2018), and improves adult health by 1.7 percentage points in good or excellent health while reducing obesity by 0.8 percentage points (Braga et al., 2020).

Second, we draw on estimates linking each mediator to adult earnings. In our data, each 1-percentile increase in neighborhood rank during childhood is associated with roughly $285

higher adult earnings (authors' calculations). We find an intergenerational income correlation of 0.21 for EITC-led income increases (Table 13).[12] Barr et al. (2022) estimate that $1,000 of EITC income during infancy raises adult earnings by $300–$500. A 10 percent increase in birthweight raises earnings by about 1 percent, with larger effects for low-birthweight infants (Black et al., 2016). A one-standard-deviation increase in non-cognitive skills raises earnings by 10–15 percent (Lindqvist and Vestman, 2011), while a one-standard-deviation increase in childhood test scores raises earnings by about 18 percent (Chetty et al., 2011). High school graduation increases earnings by 20–30 percent (roughly $6,000–$9,000), and college graduation by approximately $25,000. Good adult health is associated with 10–20 percent higher earnings (Smith, 2013). We use $30,000 as a baseline annual earnings level to convert percentage effects into dollar magnitudes.

Combining these two steps yields approximate contributions per $1,000 in childhood $MaxEITC$ exposure (Table 18). Neighborhood quality accounts for roughly $510 in higher adult earnings. Parental earnings contribute approximately $1,423. EITC transfer income accounts for $110–$180. Improvements in infant health predict gains of $180–$270. Non-cognitive skill development explains roughly $150–$270, while higher test scores account for $220–$430. Educational attainment contributes meaningfully, with high school graduation adding $80–$110 and college graduation about $325. Improved adult health contributes an additional $60–$120.

Taken together, these estimates suggest that the primary channels linking childhood EITC exposure to higher adult earnings are improvements in parental income, neighborhood quality, human capital accumulation (both cognitive and non-cognitive), and health. While these magnitudes are not additive—given the strong complementarities and overlapping mechanisms—they indicate that the EITC operates through a broad set of reinforcing pathways. Increased family income appears to improve children's environments, skills, and health in ways that compound over time, generating sustained gains in labor market attachment and earnings well into adulthood.

[12] Our LATE of 0.21 is a bit smaller than the estimates of 0.3–0.4 found in other contexts by Solon (1992) and Chetty et al. (2014).

7. Conclusion

Across a wide range of specifications, we find that childhood EITC exposure improves adult employment, earnings, and poverty outcomes, with effects that grow over time. A $1,000 increase in annual childhood exposure raises annual earnings by roughly $2,600–$2,700 by ages 26–34, increases employment, reduces deep and near poverty, and improves neighborhood quality in adulthood. These gains are evident across race, sex, and family background, though magnitudes vary. The largest effects emerge in the late 20s and early 30s, consistent with cumulative investments in skills, health, and location translating into stronger labor market attachment over time.

The results for children who grew up with married parents are especially informative. Because married parents exhibit smaller labor supply responses to the EITC, positive long-run effects for their children suggest that transfer income itself—not only induced parental earnings increases—plays an important role in generating lasting gains. Additional household resources may improve children's environments, health, education, and neighborhood exposure in ways that persist into adulthood.

Our findings show that tax credits relax financial constraints and enable moves to higher opportunity neighborhoods for some families, while also increasing residential stability for other families.

Geographic disparities in the U.S. have deepened, and where a child grows up is closely linked to economic mobility (Chetty et al., 2014; Gaubert et al., 2021). Our results highlight one mechanism through which tax credits can affect access to opportunity: by relaxing financial constraints, income supports can shift families' exposure to different neighborhoods. This mechanism operates alongside, and does not substitute for, policies aimed at improving the places where families currently live.

Overall, we find that the EITC improves long-run outcomes for children and families, in part through changes in neighborhood exposure. By linking childhood income support to adult neighborhood outcomes, we extend a growing literature on the long-run effects of the safety net (Aizer et al., 2016; Hoynes et al., 2016; Bastian and Michelmore, 2018; Braga et al., 2020; Bastian et al., 2021a,b; Bailey et al., 2024) and highlight location choice as a

distinct channel through which transfer programs shape intergenerational mobility and the long-term geography of opportunity and inequality.

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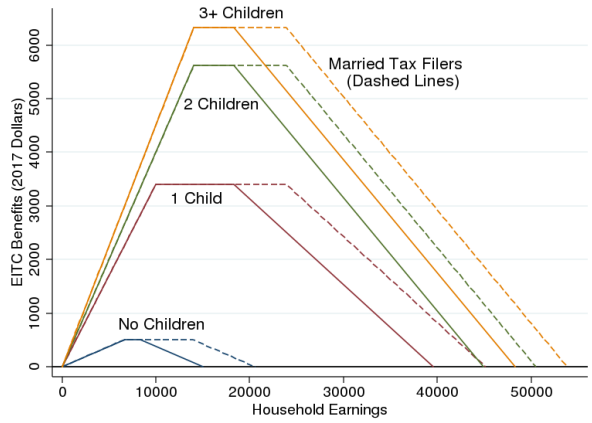
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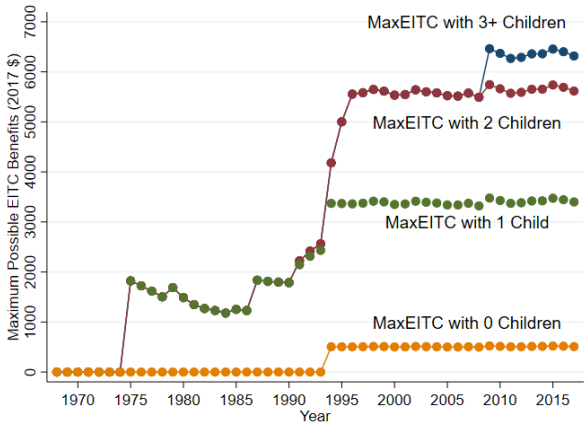
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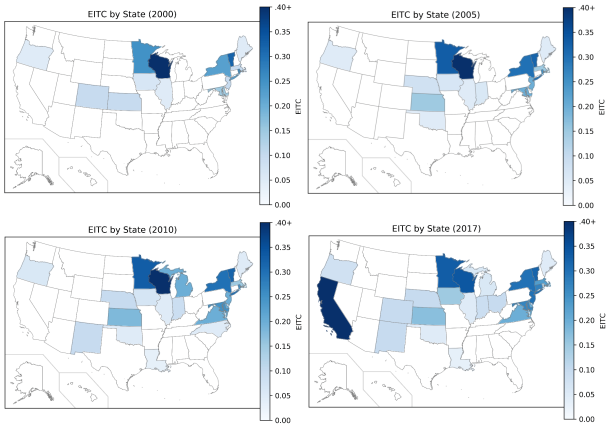
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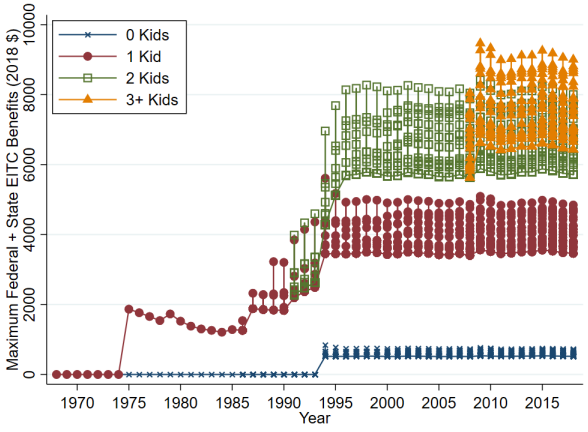
(a) Federal EITC Structure, 2017



(b) Maximum Possible Federal EITC Over Time



(c) State EITC Rates Over Time

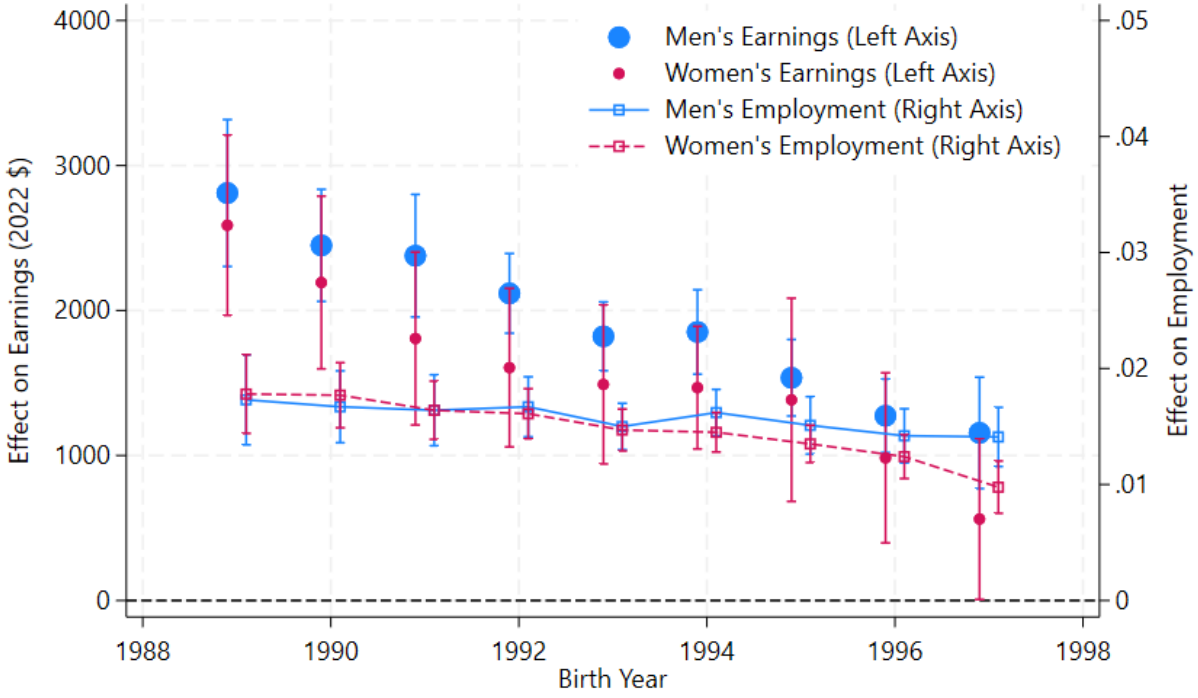


(d) Maximum Possible Federal + State EITC Over Time

Figure 1. Federal and state EITC structures and benefits. Source: (Bastian and Lochner, 2022).



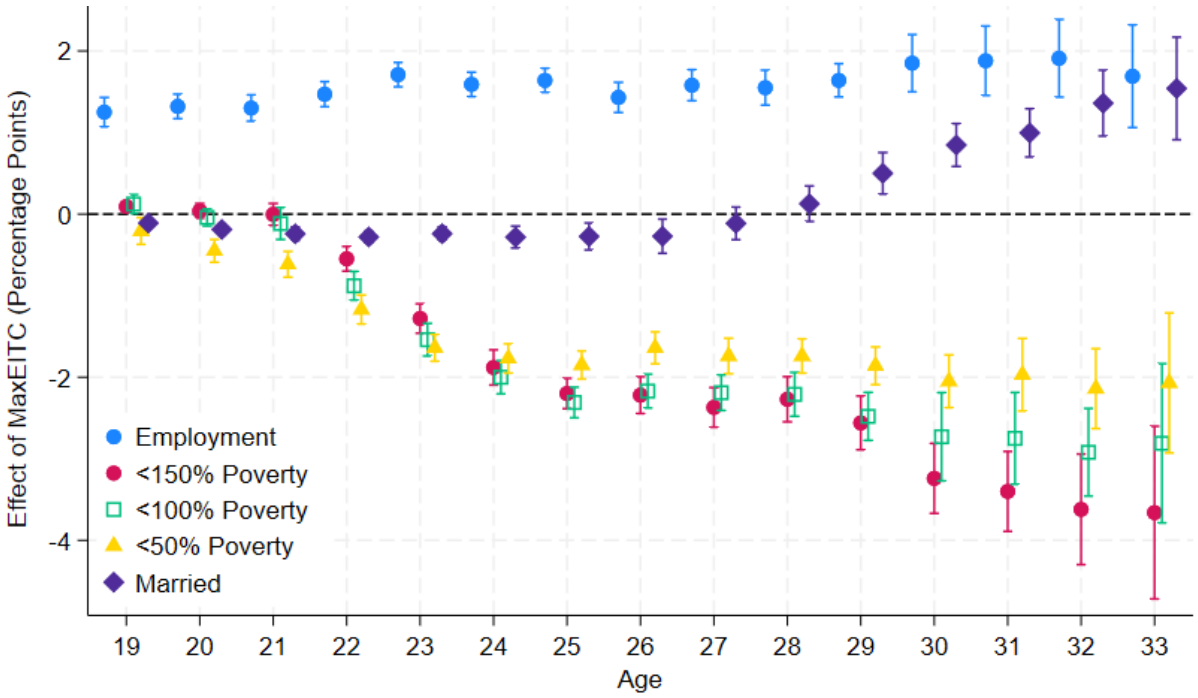
(a) **Effect of Childhood EITC on Earnings and Employment, by Sex and Age**



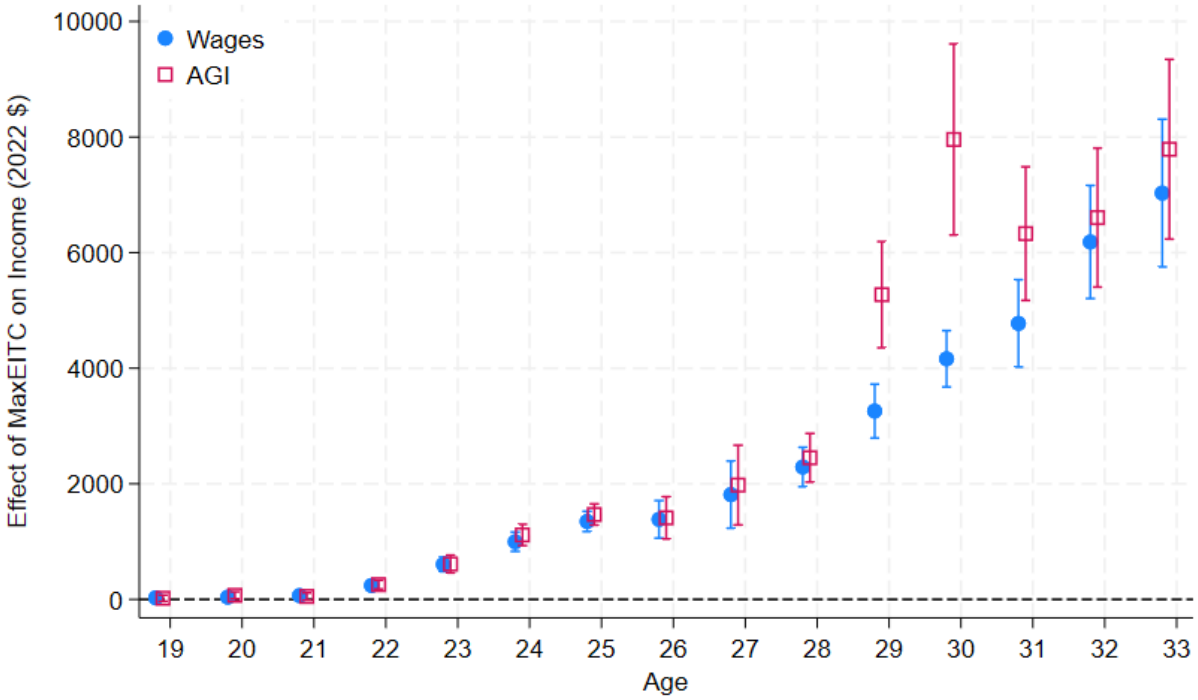
(b) **Effect of Childhood EITC on Earnings and Employment, by Sex and Birth Year**

Figure 2. **Effects of Childhood EITC on Earnings and Employment by Age and Cohort**

Source: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Note that results by age and sex in panel (a) look different than those by age in Figure 3b that pool sex because of how the controls load differently on the treatment and control variables in each specification.



(a) **Effect of Childhood MaxEITC on Adult Employment, Poverty, Married by Age (Men and Women Pooled)**



(b) **Effect of Childhood MaxEITC on Adult Income by Age (Men and Women Pooled)**

Figure 3. **Effect of Childhood MaxEITC on Adult Outcomes, by Adult Age**
Source: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022.

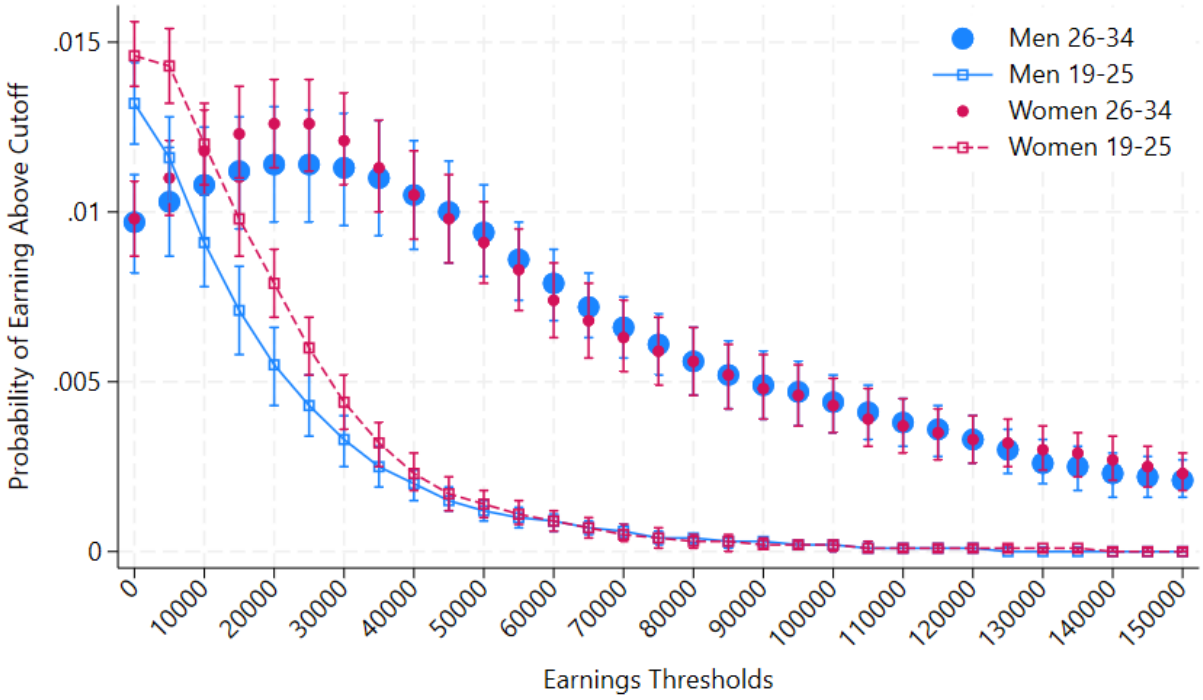
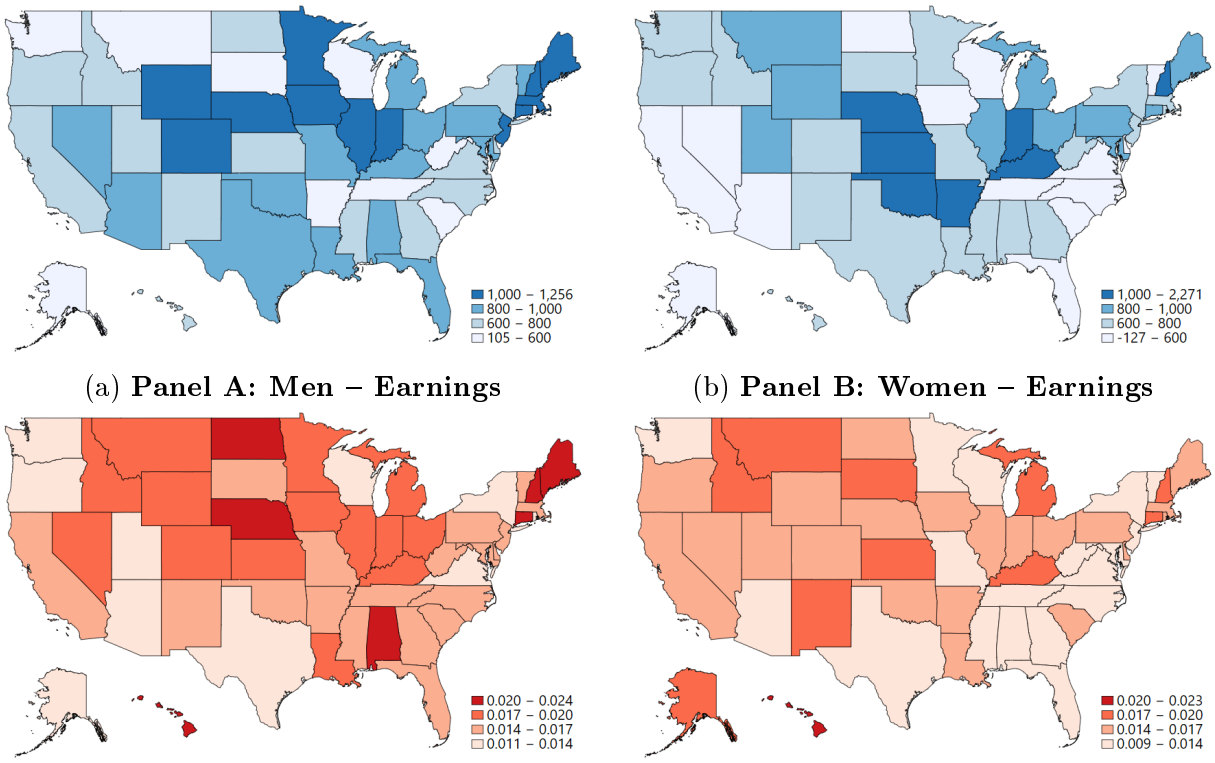


Figure 4. **Effect of Childhood EITC on Earning Distribution, by Sex and Age**

Source: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022.



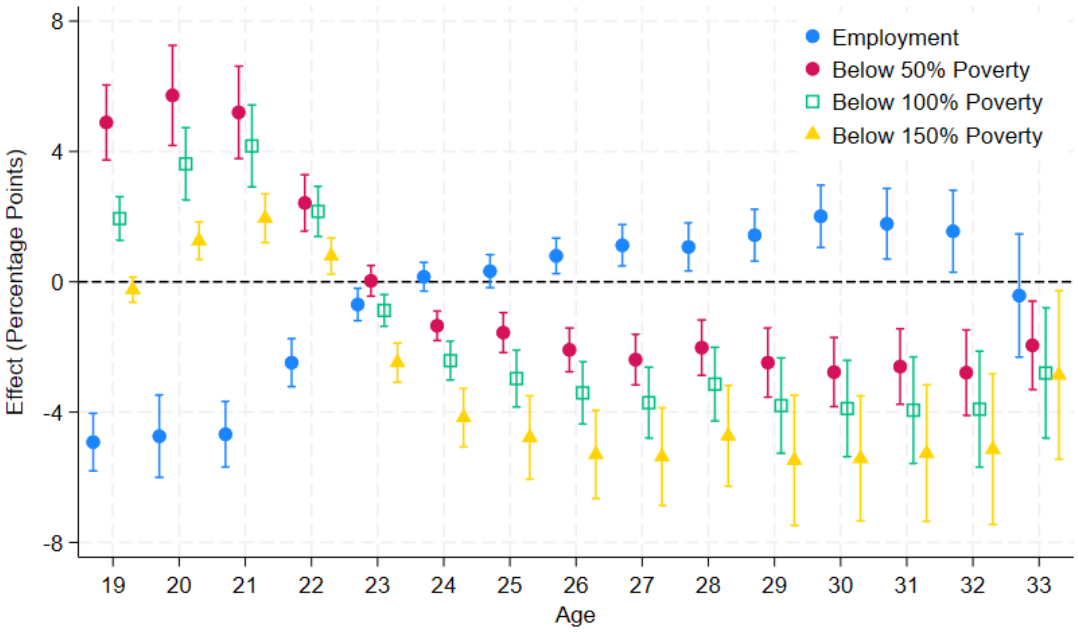
(a) **Panel A: Men – Earnings**

(b) **Panel B: Women – Earnings**

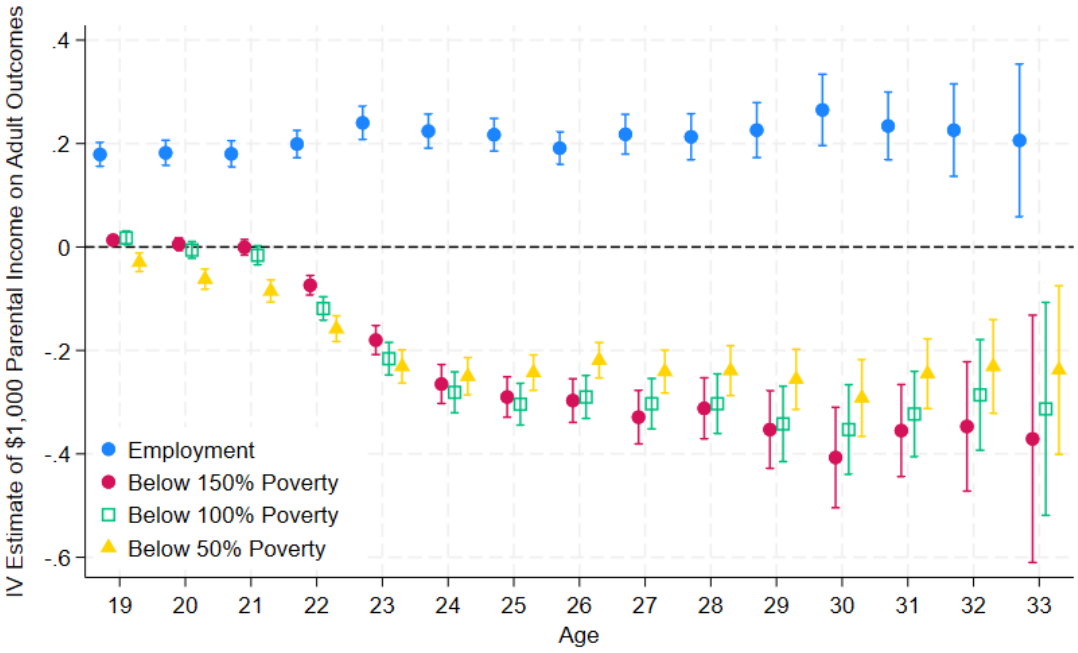
(c) **Panel C: Men – Employment**

(d) **Panel D: Women – Employment**

Figure 5. **State-Level Impact of MaxEITC on Earnings and Employment, by Sex**
Source: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022.



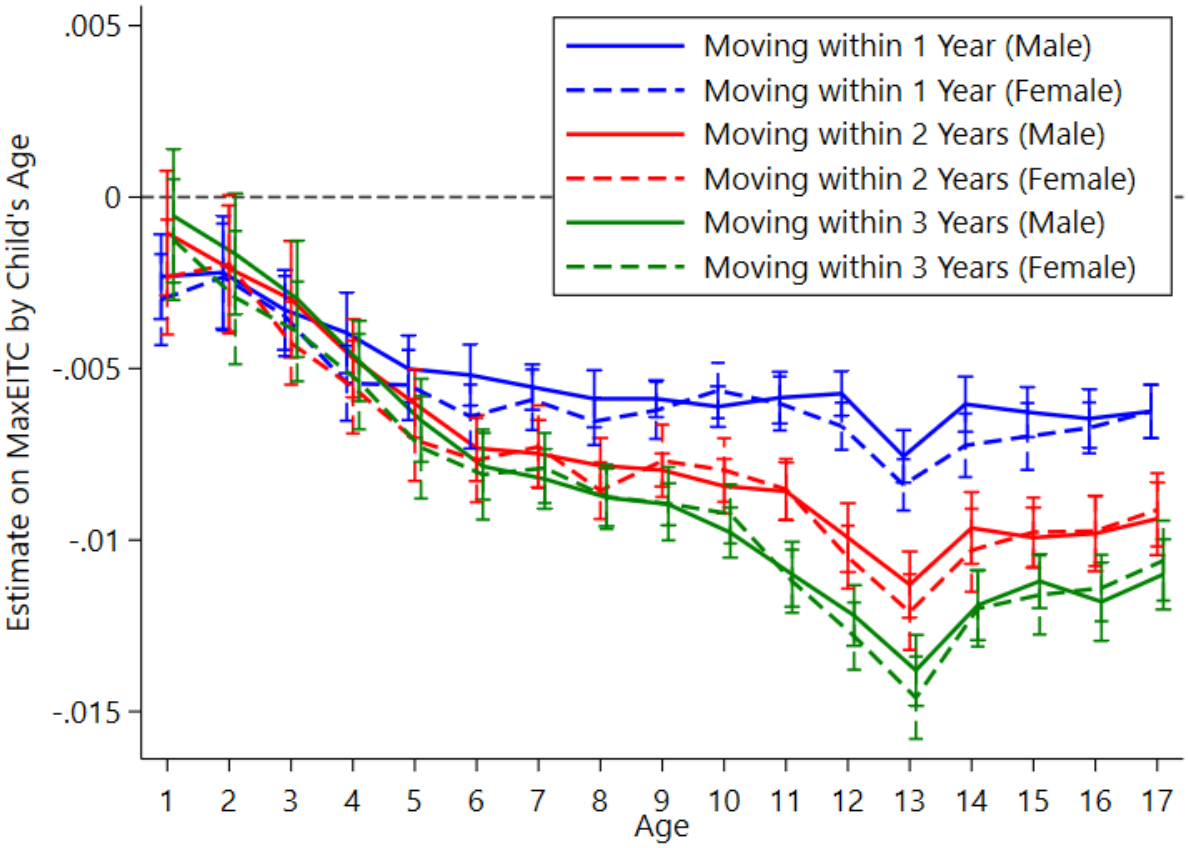
(a) **OLS Association of Parental Income on Children's Adult Outcomes, by Age**



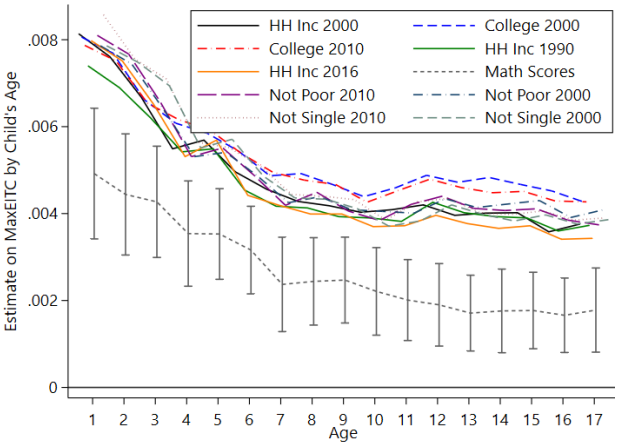
(b) **IV Estimates: Parental Income on Children's Adult Outcomes, by Age**

Figure 6. **Parental Income on Children's Adult Outcomes, by Age**

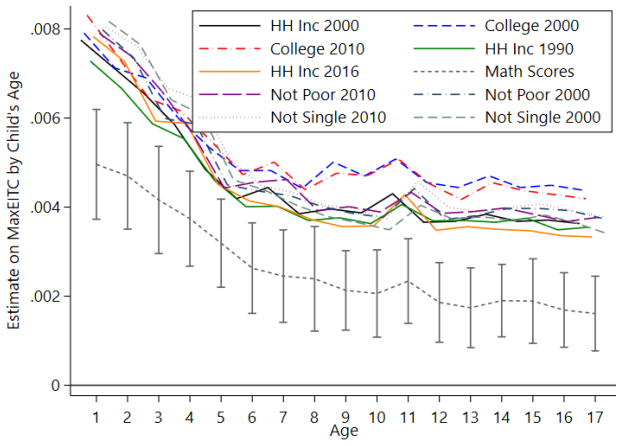
Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, 1995–2022. Each point reports the OLS (Panel A) or IV (Panel B) estimate of the effect of an additional $1,000 in average childhood parental AGI on the indicated adult outcome at each age. In the IV specification, MaxEITC instruments for parental AGI. 95% confidence intervals shown. First stage estimates (SE) by age: 19: 6,995 (278); 20: 7,249 (321); 21: 7,241 (346); 22: 7,412 (359); 23: 7,124 (382); 24: 7,108 (417); 25: 7,587 (428); 26: 7,491 (443); 27: 7,214 (491); 28: 7,274 (603); 29: 7,264 (702); 30: 6,974 (771); 31: 8,044 (903); 32: 8,440 (1,413); 33: 8,219 (2,539). Kleibergen-Paap F-statistics by age: 635.6, 510.7, 437, 427, 348, 290, 314, 286, 216, 146, 107, 82, 79, 36, 10.5.



(a) Effect of EITC on Moving During Childhood, by Age

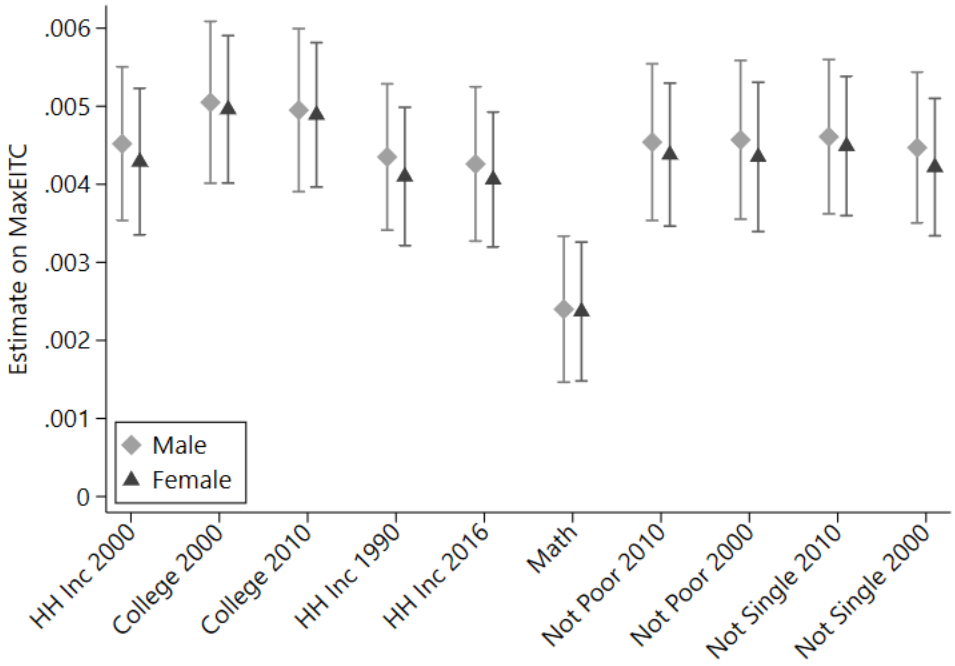


(b) Males

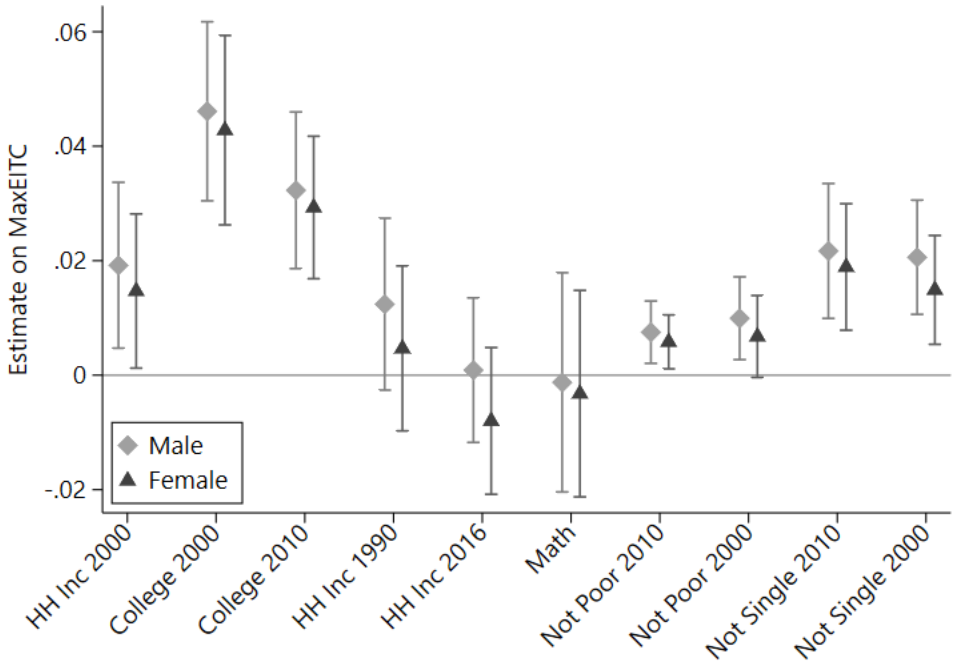


(c) Females

Figure 7. **Effect of EITC on Moving and Tract Traits During Childhood, by Age**
Source: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022.



(a) **Effect of EITC on Moving to a Higher-Quality Tract During Childhood**



(b) **Effect of EITC on Tract Traits During Childhood**

Figure 8. **Effects of EITC Exposure on Childhood Neighborhood Outcomes**
Source: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022.

Table 1: Summary Statistics by Age Group (Means and SDs)

	(1)	(2)	(3)	(4)	(5)
Sample:	**Age 0–18**	**Age 19–24**	**Age 25–29**	**Age 30–34**	**Age 19–34**
Age	9.761 (5.24)	21.27 (1.68)	26.67 (1.38)	30.96 (0.983)	23.46 (3.52)
Birth Year	1996 (3.79)	1995 (3.62)	1992 (2.23)	1990 (1.00)	1994 (3.56)
Female	0.494 (0.5)	0.494 (0.5)	0.496 (0.5)	0.497 (0.5)	0.495 (0.5)
White	0.556 (0.497)	0.566 (0.496)	0.585 (0.493)	0.611 (0.488)	0.574 (0.494)
Black	0.202 (0.402)	0.200 (0.400)	0.196 (0.397)	0.185 (0.389)	0.198 (0.398)
Hispanic	0.182 (0.386)	0.178 (0.382)	0.168 (0.374)	0.157 (0.364)	0.173 (0.379)
Asian	0.027 (0.162)	0.026 (0.160)	0.025 (0.155)	0.024 (0.152)	0.026 (0.158)
Native American	0.001 (0.035)	— (0.034)	— (0.032)	— (0.032)	— (0.034)
Number of Siblings	1.338 (0.612)	—	—	—	—
Married Parents	0.531 (0.385)	—	—	—	—
Parental Age	39.13 (8.2)	—	—	—	—
MaxEITC (Ages 0–5)	4314 (1626)	4239 (1583)	3995 (1409)	3763 (1182)	4138 (1518)
MaxEITC (Ages 6–12)	4863 (1739)	4851 (1702)	4848 (1628)	4839 (1561)	4849 (1672)
MaxEITC (Ages 13–18)	4870 (1976)	4838 (1922)	4758 (1796)	4740 (1690)	4808 (1872)
MaxEITC (Ages 0–18)	4773 (1527)	4749 (1498)	4691 (1429)	4665 (1369)	4727 (1470)
Parental Earnings (2022 $)	78600 (237000)	—	—	—	—
Parental AGI (2022 $)	88200 (449000)	—	—	—	—
Moved Tracts, 1 Year	0.259 (0.438)	0.195 (0.396)	0.183 (0.386)	0.161 (0.368)	0.190 (0.392)
Moved Tracts, 2 Years	0.400 (0.49)	0.310 (0.462)	0.292 (0.455)	0.267 (0.442)	0.304 (0.460)
Moved Tracts, 3 Years	0.492 (0.500)	0.392 (0.488)	0.371 (0.483)	0.349 (0.477)	0.387 (0.487)
Earnings (2022 $)	—	14800 (69900)	38600 (118200)	57200 (99200)	24400 (89300)
AGI (2022 $)	—	15500 (48600)	40900 (105800)	63300 (179400)	26000 (84600)
Employed	—	0.675 (0.468)	0.770 (0.421)	0.768 (0.422)	0.709 (0.454)
Married	—	0.059 (0.235)	0.204 (0.403)	0.327 (0.469)	0.118 (0.323)
Below 50% of Poverty Line	—	0.458 (0.498)	0.261 (0.439)	0.240 (0.427)	0.388 (0.487)
Below Poverty Line	—	0.640 (0.480)	0.366 (0.482)	0.321 (0.467)	0.541 (0.498)
Below 150% of Poverty Line	—	0.771 (0.420)	0.466 (0.499)	0.399 (0.490)	0.659 (0.474)
Observations	21320000	4430000	1920000	480000	6820000
Unique Individuals	850000	180000	72000	18000	260000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. All income values are in real dollars. "—" indicates not applicable or unavailable.

Table 2: Effect of Childhood EITC Exposure on Adult Outcomes

Outcome:	**Annual Earnings (2022 $)**	**Annual AGI (2022 $)**	**Employed**	**Married**	**Poverty <100%**	**Poverty <150%**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Sample = Men Ages 19–25						
MaxEITC (Ages 0–18)	389.8	457.2	1.53	-0.12	-0.70	-0.55
	(43.81)	(49.57)	(0.09)	(0.03)	(0.06)	(0.05)
Observations	1,997,000	1,997,000	1,997,000	1,997,000	1,997,000	1,997,000
Panel B: Sample = Men Ages 26–34						
MaxEITC (Ages 0–18)	2700	3241	1.63	0.14	-2.05	-2.28
	(190.7)	(272.2)	(0.15)	(0.10)	(0.17)	(0.16)
Observations	684,000	684,000	684,000	684,000	684,000	684,000
Panel C: Sample = Women Ages 19–25						
MaxEITC (Ages 0–18)	301.7	287.4	1.32	-0.30	-0.81	-0.65
	(43.23)	(52.88)	(0.07)	(0.04)	(0.09)	(0.07)
Observations	1,951,000	1,951,000	1,951,000	1,951,000	1,951,000	1,951,000
Panel D: Sample = Women Ages 26–34						
MaxEITC (Ages 0–18)	2596	2453	1.54	0.30	-2.53	-2.63
	(277.6)	(382.9)	(0.10)	(0.13)	(0.14)	(0.14)
Observations	673,000	673,000	673,000	673,000	673,000	673,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to annual average value of $MaxEITC$ during childhood ages 0–18. Each column reports results from separate regressions. Robust standard errors, clustered at the state level. Outcomes in columns 3–6 are multiplied by 100 and thus are in percentage points.

Table 3: Effect of Childhood EITC Exposure on Adult Outcomes, with Family FE

Sample:	**Men**			**Women**		
	Age 19–24	**Age 25–29**	**Age 30–34**	**Age 19–24**	**Age 25–29**	**Age 30–34**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Annual Earnings (2022 $)						
MaxEITC (Ages 0–18)	400	1932	1500	-2	927	3146
	(167)	(550)	(2811)	(237)	(406)	(2178)
Panel B: Outcome = Annual AGI (2022 $)						
MaxEITC (Ages 0–18)	426	2434	3664	-20	674	4282
	(175)	(843)	(3266)	(245)	(451)	(2763)
Panel C: Outcome = Working (in Percentage Points)						
MaxEITC (Ages 0–18)	1.83	2.18	2.87	1.58	1.10	1.20
	(0.20)	(0.40)	(1.23)	(0.20)	(0.44)	(1.43)
Panel D: Outcome = Married (in Percentage Points)						
MaxEITC (Ages 0–18)	0.26	0.65	0.95	0.10	-0.59	1.38
	(0.09)	(0.34)	(1.03)	(0.11)	(0.26)	(1.19)
Panel E: Outcome = Poverty <50% (in Percentage Points)						
MaxEITC (Ages 0–18)	-1.78	-2.06	-3.15	-1.50	-1.46	-2.28
	(0.22)	(0.37)	(1.26)	(0.23)	(0.40)	(1.38)
Panel F: Outcome = Poverty <100% (in Percentage Points)						
MaxEITC (Ages 0–18)	-1.39	-2.37	-3.41	-1.01	-2.16	-2.60
	(0.21)	(0.41)	(1.29)	(0.20)	(0.45)	(1.24)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each cell reports a separate regression of the outcome on EITC exposure during ages 0–18, controlling for family fixed effects. Observations by column: (1) 1,803,000; (2) 709,000; (3) 168,000; (4) 1,761,000; (5) 698,000; (6) 165,000.

Table 4: Effect of EITC on Adult Outcomes by Parental Income (Men and Women Pooled)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Outcome:	**Annual Earnings (2022 $)**	**Annual AGI (2022 $)**	**Employed**	**Poverty <50%**	**Poverty <100%**	**Poverty <150%**	**Married**
Panel A: Low Income (Avg. Parental AGI ≤ $40,000 from Ages 0–18), N=976,000							
MaxEITC (Ages 0–18)	319.2	287.5	1.46	-1.26	-0.965	-0.547	0.054
	(27.3)	(29.5)	(0.075)	(0.079)	(0.060)	(0.044)	(0.038)
Panel B: High Income (Avg. Parental AGI > $40,000 from Ages 0–18), N=2,148,000							
MaxEITC (Ages 0–18)	-8.48	11.0	1.20	-0.200	0.169	0.099	-0.353
	(34.2)	(38.1)	(0.072)	(0.075)	(0.077)	(0.056)	(0.036)
Panel C: Low Income (Avg. Parental AGI ≤ $40,000 from Ages 0–12), N=1,072,000							
MaxEITC (Ages 0–18)	351.5	317.0	1.56	-1.36	-1.06	-0.607	0.063
	(25.5)	(27.6)	(0.085)	(0.080)	(0.064)	(0.041)	(0.037)
Panel D: High Income (Avg. Parental AGI > $40,000 from Ages 0–12), N=2,053,000							
MaxEITC (Ages 0–18)	-49.8	-24.2	1.12	-0.055	0.313	0.178	-0.393
	(39.3)	(45.8)	(0.073)	(0.087)	(0.085)	(0.064)	(0.036)
Panel E: Low Income (Avg. Parental AGI ≤ $40,000 from Ages 0–6), N=1,260,000							
MaxEITC (Ages 0–18)	356.0	329.9	1.70	-1.46	-1.13	-0.681	0.036
	(37.1)	(40.2)	(0.075)	(0.070)	(0.062)	(0.045)	(0.034)
Panel F: High Income (Avg. Parental AGI > $40,000 from Ages 0–6), N=1,865,000							
MaxEITC (Ages 0–18)	-76.2	-58.3	0.963	0.136	0.484	0.308	-0.428
	(41.3)	(55.5)	(0.093)	(0.094)	(0.091)	(0.067)	(0.042)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each column reports results from a separate regression of the indicated adult outcome on average MaxEITC during ages 0–18. Low and high income refer to parental AGI below and above $40,000 during the specified age window. Note that sample sizes are equal for panels A+B, C+D, and E+F. Outcomes measured at ages 19–24. Poverty and employment outcomes are in percentage points. Earnings and AGI are in 2022 dollars. Robust standard errors, clustered at the state level.

Table 5: Childhood EITC Exposure on Adult Census-Tract Traits (Additional Traits in Appendix)

Tract Trait Outcome:	**HH Income 2000 Std**	**HH Income 1990 Std**	**HH Income 2016 Std**	**College 2000 Pct Std**	**College 2010 Pct Std**	**Math Score Pct Std**	**HH Income 2000**	**College 2000 Pct**	**College 2010 Pct**
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Panel A: Sample = Men Ages 19–25 (Observations = 2,492,000)									
MaxEITC	1.36	1.27	1.27	1.15	1.14	0.703	0.165	0.067	0.072
(Ages 0–18)	(0.066)	(0.078)	(0.055)	(0.077)	(0.071)	(0.071)	(0.009)	(0.004)	(0.005)
Panel B: Sample = Men Ages 26–34 (Observations = 903,000)									
MaxEITC	1.33	1.20	1.20	1.30	1.27	0.709	0.164	0.076	0.081
(Ages 0–18)	(0.091)	(0.094)	(0.079)	(0.115)	(0.114)	(0.073)	(0.010)	(0.006)	(0.007)
Panel C: Sample = Women Ages 19–25 (Observations = 2,434,000)									
MaxEITC	1.32	1.23	1.21	1.19	1.12	0.655	0.165	0.070	0.073
(Ages 0–18)	(0.080)	(0.088)	(0.062)	(0.078)	(0.079)	(0.081)	(0.011)	(0.005)	(0.005)
Panel D: Sample = Women Ages 26–34 (Observations = 888,000)									
MaxEITC	1.35	1.26	1.15	1.29	1.20	0.567	0.164	0.075	0.077
(Ages 0–18)	(0.102)	(0.108)	(0.095)	(0.112)	(0.121)	(0.097)	(0.012)	(0.006)	(0.007)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each column reports a separate regression of the indicated Opportunity Atlas outcome on EITC exposure between ages 0–18. Additional traits shown in Appendix Tables A.1a, A.1b, and A.1c.

Table 6: Childhood EITC Exposure on Adult Census-Tract Traits, with Family FE (Additional Traits in Appendix)

Sample:	**Men**			**Women**		
	Age 19–24	**Age 25–29**	**Age 30–34**	**Age 19–24**	**Age 25–29**	**Age 30–34**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = % Tract HHs Above 2000 Poverty Line						
MaxEITC (Ages 0–18)	1.158	1.134	1.271	0.738	0.768	1.021
	(0.115)	(0.198)	(0.544)	(0.127)	(0.176)	(0.543)
Panel B: Outcome = % Tract Adults w/ College 2000						
MaxEITC (Ages 0–18)	0.950	1.074	1.028	0.653	0.873	1.239
	(0.096)	(0.169)	(0.466)	(0.127)	(0.181)	(0.628)
Panel C: Outcome = % Tract Adults w/ College 2010						
MaxEITC (Ages 0–18)	0.933	1.127	1.239	0.612	0.818	1.619
	(0.111)	(0.200)	(0.456)	(0.136)	(0.198)	(0.563)
Panel D: Outcome = % Tract HHs Above 1990 Poverty Line						
MaxEITC (Ages 0–18)	1.058	1.046	1.140	0.741	0.755	0.988
	(0.116)	(0.182)	(0.467)	(0.120)	(0.175)	(0.496)
Panel E: Outcome = % Tract HHs Above 2016 Poverty Line						
MaxEITC (Ages 0–18)	1.130	1.106	0.962	0.628	0.440	0.952
	(0.087)	(0.206)	(0.575)	(0.104)	(0.147)	(0.510)
Panel F: Outcome = % Tract 3rd Grade Math Proficiency						
MaxEITC (Ages 0–18)	0.650	0.667	0.843	0.420	0.600	1.807
	(0.092)	(0.167)	(0.557)	(0.099)	(0.158)	(0.526)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each cell reports a separate regression of the outcome on MaxEITC (Ages 0–18), controlling for family fixed effects. Observations by column: (1) 2,242,000; (2) 930,000; (3) 224,000; (4) 2,188,000; (5) 913,000; (6) 221,000. Panel F observations: (1) 2,237,000; (2) 928,000; (3) 223,000; (4) 2,184,000; (5) 911,000; (6) 220,000. Additional traits shown in Appendix Tables A.2a, A.2b, A.2c, and A.2d.

Table 7: EITC Exposure by Childhood Age on Adult Outcomes, by Sex and Age

Sample:	**Male 19–24**	**Male 25–29**	**Male 30–34**	**Female 19–24**	**Female 25–29**	**Female 30–34**
	(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**
Panel A: Outcome = Annual Earnings (2022 $)						
MaxEITC (Ages 0–5)	309	633	1268	288	620	891
	(29)	(92)	(233)	(24)	(134)	(286)
MaxEITC (Ages 6–12)	211	116	416	110	-206	612
	(34)	(157)	(297)	(43)	(194)	(281)
MaxEITC (Ages 13–18)	-140	1307	3157	-79	1288	3560
	(17)	(156)	(337)	(41)	(110)	(271)
Panel B: Outcome = Annual Adjusted Gross Income (2022 $)						
MaxEITC (Ages 0–5)	339	647	1398	308	683	778
	(33)	(119)	(365)	(24)	(144)	(397)
MaxEITC (Ages 6–12)	245	119	540	100	-248	1219
	(32)	(189)	(364)	(45)	(205)	(760)
MaxEITC (Ages 13–18)	-146	1461	4260	-103	1315	2537
	(25)	(185)	(539)	(40)	(147)	(929)
Panel C: Outcome = Employed (in Percentage Points)						
MaxEITC (Ages 0–5)	0.75	0.65	0.90	0.75	0.69	1.01
	(0.06)	(0.09)	(0.18)	(0.05)	(0.07)	(0.17)
MaxEITC (Ages 6–12)	0.60	0.44	0.31	0.62	0.22	0.29
	(0.08)	(0.12)	(0.20)	(0.05)	(0.09)	(0.13)
MaxEITC (Ages 13–18)	0.34	0.72	1.04	0.08	0.74	0.88
	(0.04)	(0.09)	(0.22)	(0.05)	(0.08)	(0.13)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC refers to the annual average value of $MaxEITC$ during each childhood age range. Each panel reports effects by sex and adult age group. Standard errors in parentheses. Observations by column: (1) 1,803,000; (2) 709,000; (3) 168,000; (4) 1,761,000; (5) 698,000; (6) 165,000.

Table 8: EITC Exposure by Childhood Age on Marriage and Poverty, by Sex and Age

Sample:	**Male 19–24**	**Male 25–29**	**Male 30–34**	**Female 19–24**	**Female 25–29**	**Female 30–34**
Panel A: Outcome = Married (in Percentage Points)						
MaxEITC (Ages 0–5)	0.130	0.306	0.550	0.161	0.507	0.689
	(0.022)	(0.072)	(0.159)	(0.028)	(0.109)	(0.155)
MaxEITC (Ages 6–12)	-0.009	0.003	0.138	-0.049	-0.094	0.282
	(0.030)	(0.085)	(0.178)	(0.034)	(0.073)	(0.200)
MaxEITC (Ages 13–18)	-0.182	-0.235	0.489	-0.313	-0.226	0.537
	(0.030)	(0.061)	(0.169)	(0.030)	(0.074)	(0.137)
Panel B: Outcome = Below 50% of Poverty Line (in Percentage Points)						
MaxEITC (Ages 0–5)	-0.71	-0.68	-0.83	-0.71	-0.86	-1.08
	(0.05)	(0.10)	(0.17)	(0.06)	(0.08)	(0.18)
MaxEITC (Ages 6–12)	-0.68	-0.43	-0.33	-0.75	-0.14	-0.19
	(0.07)	(0.12)	(0.19)	(0.06)	(0.09)	(0.15)
MaxEITC (Ages 13–18)	0.21	-0.88	-1.20	0.48	-0.93	-1.04
	(0.05)	(0.10)	(0.20)	(0.06)	(0.10)	(0.14)
Panel C: Outcome = Below 100% of Poverty Line (in Percentage Points)						
MaxEITC (Ages 0–5)	-0.59	-0.78	-1.08	-0.62	-1.02	-1.32
	(0.05)	(0.09)	(0.18)	(0.06)	(0.09)	(0.22)
MaxEITC (Ages 6–12)	-0.62	-0.51	-0.40	-0.61	-0.24	-0.27
	(0.06)	(0.14)	(0.23)	(0.07)	(0.12)	(0.18)
MaxEITC (Ages 13–18)	0.46	-0.96	-1.26	0.42	-1.45	-1.60
	(0.05)	(0.10)	(0.21)	(0.06)	(0.13)	(0.15)
Panel D: Outcome = Below 150% of Poverty Line (in Percentage Points)						
MaxEITC (Ages 0–5)	-0.50	-0.81	-1.21	-0.48	-0.94	-1.26
	(0.05)	(0.08)	(0.18)	(0.05)	(0.13)	(0.21)
MaxEITC (Ages 6–12)	-0.48	-0.44	-0.39	-0.32	-0.04	-0.12
	(0.05)	(0.12)	(0.23)	(0.05)	(0.11)	(0.18)
MaxEITC (Ages 13–18)	0.41	-1.10	-1.56	0.17	-1.65	-2.03
	(0.03)	(0.10)	(0.19)	(0.05)	(0.13)	(0.16)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC refers to the annual average value of $MaxEITC$ during each childhood age range. Each panel reports effects by sex and adult age group. Standard errors in parentheses. All coefficients and standard errors multiplied by 100. Observations by column: (1) 1,803,000; (2) 709,000; (3) 168,000; (4) 1,761,000; (5) 698,000; (6) 165,000.

Table 9: Effect of EITC Exposure on Adult Outcomes by Parent Marital Status and Age

Outcome:	**Annual Earnings (2022 $)**	**Annual AGI (2022 $)**	**Working**	**Married**	**Poverty <50%**	**Poverty <100%**	**Poverty <150%**
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Men Ages 19–25 (Observations = 1,997,000)							
MaxEITC (Ages 0–18)	289	317	1.30	0.01	-1.31	-1.13	-0.75
	(60)	(67)	(0.12)	(0.04)	(0.12)	(0.10)	(0.08)
MaxEITC (Ages 0–18)	245	339	0.55	-0.32	0.59	1.00	0.48
× Married Parent	(89)	(101)	(0.18)	(0.08)	(0.22)	(0.17)	(0.13)
Panel B: Men Ages 26–34 (Observations = 684,000)							
MaxEITC (Ages 0–18)	447	563	1.06	-0.14	-1.10	-1.24	-1.20
	(214)	(239)	(0.23)	(0.14)	(0.25)	(0.27)	(0.25)
MaxEITC (Ages 0–18)	4919	5847	1.25	0.60	-1.55	-1.78	-2.36
× Married Parent	(434)	(582)	(0.28)	(0.26)	(0.31)	(0.37)	(0.39)
Panel C: Women Ages 19–25 (Observations = 1,951,000)							
MaxEITC (Ages 0–18)	276	226	1.18	-0.06	-1.18	-1.29	-0.79
	(67)	(75)	(0.09)	(0.04)	(0.10)	(0.09)	(0.07)
MaxEITC (Ages 0–18)	62	150	0.32	-0.56	0.73	1.17	0.33
× Married Parent	(141)	(157)	(0.12)	(0.10)	(0.14)	(0.13)	(0.11)
Panel D: Women Ages 26–34 (Observations = 673,000)							
MaxEITC (Ages 0–18)	444	173	1.01	0.00	-1.04	-1.83	-1.51
	(209)	(269)	(0.12)	(0.14)	(0.13)	(0.15)	(0.18)
MaxEITC (Ages 0–18)	4737	5019	1.15	0.65	-1.52	-1.55	-2.46
× Married Parent	(448)	(542)	(0.19)	(0.24)	(0.20)	(0.29)	(0.35)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Each row reports effects of $1,000 EITC exposure between ages 0–18 on adult outcomes. Working, Married, and poverty outcomes are reported in percentage points. "Married Parent" indicates above-median fraction of childhood years spent with married parents. Standard errors in parentheses.

Table 10: Effect of EITC Exposure on Adult Male Outcomes by Race/Ethnicity and Age

Outcome:	**Annual Earnings (2022 $)**	**Annual AGI (2022 $)**	**Working**	**Married**	**Poverty <50%**	**Poverty <100%**	**Poverty <150%**
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Men Ages 19–25 (Observations = 1,997,000)							
MaxEITC (Ages 0–18)	413	538	1.39	-0.22	-0.74	-0.29	-0.34
× White	(48)	(60)	(0.11)	(0.05)	(0.11)	(0.08)	(0.06)
MaxEITC (Ages 0–18)	424	430	1.88	0.08	-1.49	-1.24	-0.80
× Black	(55)	(58)	(0.11)	(0.04)	(0.10)	(0.10)	(0.08)
MaxEITC (Ages 0–18)	44	-9	0.10	-0.30	0.52	0.47	0.32
× Asian	(142)	(133)	(0.22)	(0.12)	(0.21)	(0.28)	(0.23)
MaxEITC (Ages 0–18)	345	328	1.65	-0.25	-1.44	-1.07	-0.77
× Hispanic	(88)	(106)	(0.11)	(0.04)	(0.13)	(0.11)	(0.10)
MaxEITC (Ages 0–18)	289	416	1.97	0.98	-1.75	-1.00	-0.21
× Native	(525)	(519)	(1.21)	(0.59)	(1.25)	(1.00)	(0.83)
MaxEITC (Ages 0–18)	303	495	1.35	0.24	-1.45	-1.28	-1.07
× Other	(160)	(146)	(0.27)	(0.12)	(0.26)	(0.26)	(0.25)
Panel B: Men Ages 26–34 (Observations = 684,000)							
MaxEITC (Ages 0–18)	3626	4415	1.50	0.25	-1.74	-2.00	-2.40
× White	(228)	(362)	(0.14)	(0.13)	(0.14)	(0.15)	(0.16)
MaxEITC (Ages 0–18)	1743	1907	2.14	0.42	-2.24	-2.51	-2.46
× Black	(252)	(260)	(0.18)	(0.14)	(0.19)	(0.20)	(0.19)
MaxEITC (Ages 0–18)	1506	1552	0.23	-2.20	0.26	0.28	0.26
× Asian	(776)	(784)	(0.40)	(0.39)	(0.35)	(0.43)	(0.48)
MaxEITC (Ages 0–18)	1556	1915	1.69	-0.54	-1.93	-2.09	-2.23
× Hispanic	(333)	(409)	(0.26)	(0.17)	(0.28)	(0.30)	(0.29)
MaxEITC (Ages 0–18)	1996	2567	4.35	0.49	-4.11	-3.82	-4.27
× Native	(1968)	(1810)	(2.60)	(1.31)	(2.54)	(2.36)	(2.21)
MaxEITC (Ages 0–18)	418	838	0.45	1.05	-0.58	-0.73	-0.62
× Other	(610)	(675)	(0.61)	(0.50)	(0.66)	(0.67)	(0.71)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Table reports effects of $1,000 EITC exposure from ages 0–18 on adult outcomes, by race/ethnicity. Panel A shows estimates for men ages 19–25. Panel B for men ages 26–34. Working, Married, and poverty outcomes are reported in percentage points. Standard errors in parentheses.

Table 11: Effect of Childhood EITC on Parental Income and Employment During Childhood

Outcome:	**Parental Earnings (2022 $)**		**Working Parent (Pct Pts)**	
	(1)	(2)	(3)	(4)
MaxEITC in Year t	6430		0.496	
	(805)		(0.089)	
MaxEITC in Year t × (Ages 0–5)		5596		0.099
		(905)		(0.095)
MaxEITC in Year t × (Ages 6–12)		6269		0.321
		(841)		(0.087)
MaxEITC in Year t × (Ages 13–18)		6353		0.508
		(800)		(0.084)
Observations	18,960,000		18,960,000	

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Each column reports results from a separate regression of parental income or employment on MaxEITC during childhood. Columns 1 and 3 report the effect of average MaxEITC during ages 0–18. Columns 2 and 4 report effects by childhood age of exposure. Real earnings are in 2022 dollars. Working is reported in percentage points. Standard errors in parentheses, clustered at the state level. MaxEITC measured in year t and outcome measured in year $t+1$.

Table 12: Effect of Childhood EITC on Parental and Child Outcomes (One Obs. Per Child)

	(1)	(2)	(3)	(4)	(5)	(6)
Outcome:	**Parental Earnings (2022 $)**	**Parental Working (Pct Pts)**	**Dead by 20 (Pct Pts)**	**Dead by 25 (Pct Pts)**	**Dead by 30 (Pct Pts)**	**Teen Birth (Pct Pts)**
MaxEITC	6778	4.60	-0.235	-0.395	-0.466	-0.00765
(Ages 0–18)	(357)	(0.188)	(0.0128)	(0.0219)	(0.0247)	(0.00229)
Observations	1,026,000					

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Each column reports results from a separate regression with one observation per child. Columns 1–2 report effects on parental outcomes averaged over ages 0–18. Columns 3–6 report effects on mortality by a given age and teen birth, which are not averaged. All outcomes except parental earnings are in percentage points. Parental earnings are in 2022 dollars. Standard errors in parentheses, clustered at the state level.

Table 13: IV Estimates: Effect of Parental Income on Children's Long-Run Outcomes

	(1)	(2)	(3)	(4)	(5)	(6)
	Average Childhood AGI ≤$40K	**Average Childhood AGI >$40K**	**Average Childhood AGI ≤$50K**	**Average Childhood AGI >$50K**	**Unmarried**	**Married**
Panel A: Outcome = Real AGI						
Parental AGI	210	1	228	-5	118	-2
($1,000s)	(15)	(3)	(13)	(3)	(8)	(2)
Panel B: Outcome = Real Earnings						
Parental AGI	233	-1	241	-5	125	-3
($1,000s)	(14)	(3)	(13)	(3)	(8)	(3)
Panel C: Outcome = Working						
Parental AGI	1.070	0.109	1.100	0.087	0.588	0.074
($1,000s)	(0.344)	(0.005)	(0.300)	(0.004)	(0.186)	(0.004)
Panel D: Outcome = Below 50% Poverty						
Parental AGI	-0.914	-0.018	-0.950	0.004	-0.489	0.005
($1,000s)	(0.035)	(0.004)	(0.030)	(0.004)	(0.018)	(0.003)
Panel E: Outcome = Below 100% Poverty						
Parental AGI	-0.704	0.015	-0.740	0.033	-0.385	0.030
($1,000s)	(0.031)	(0.004)	(0.027)	(0.004)	(0.015)	(0.003)
Panel F: Outcome = Below 150% Poverty						
Parental AGI	-0.399	0.009	-0.435	0.020	-0.236	0.017
($1,000s)	(0.025)	(0.003)	(0.022)	(0.003)	(0.012)	(0.003)
Observations	976000	2148000	1261000	1864000	1259000	1834000
KP F-stat	26780	1612	23080	1393	2580	1565
First stage estimate	1371	10940	1437	12260	2817	14820
First stage SE	(8)	(272)	(9)	(329)	(55)	(375)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Each column reports IV estimates of the effect of an additional $1,000 in average childhood parental AGI on children's long-run outcomes, instrumenting with MaxEITC. Odd columns report effects for lower-income subgroups and even columns for higher-income subgroups. Real AGI and earnings are in 2022 dollars. Working and poverty outcomes are in percentage points. KP F-stat refers to the Kleibergen-Paap rk Wald F statistic. Unmarried defined as having married parents less than half of childhood years 0–18; married defined as having married parents more than half of childhood years.

Table 14: Childhood EITC Exposure and Moving to Higher-Quality Tracts (by Race)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Move	**Move**	**Move**	**Higher Quality Tract Defined By:**			
	Tracts within 1 Year	**Tracts within 2 Years**	**Tracts within 3 Years**	**HH Income 2000**	**College in 2000**	**College in 2010**	**HH Income in 1990**
Panel A: Average Effects for Women							
MaxEITC (Ages 0–18)	-0.62	-0.84	-0.96	0.43	0.50	0.49	0.41
	(0.03)	(0.04)	(0.04)	(0.05)	(0.05)	(0.05)	(0.05)
Panel B: Average Effects for Men							
MaxEITC (Ages 0–18)	-0.57	-0.81	-0.94	0.45	0.51	0.50	0.44
	(0.03)	(0.04)	(0.03)	(0.05)	(0.05)	(0.05)	(0.05)
Panel C: Effects for Women by Race							
MaxEITC (Ages 0–18)	-0.80	-1.16	-1.38	0.27	0.35	0.34	0.26
× White	(0.05)	(0.06)	(0.07)	(0.05)	(0.06)	(0.05)	(0.05)
MaxEITC (Ages 0–18)	-0.31	-0.29	-0.26	0.68	0.73	0.72	0.66
× Black	(0.04)	(0.06)	(0.06)	(0.06)	(0.06)	(0.05)	(0.05)
MaxEITC (Ages 0–18)	-0.64	-1.05	-1.28	0.30	0.40	0.43	0.29
× Asian	(0.12)	(0.19)	(0.27)	(0.06)	(0.05)	(0.06)	(0.06)
MaxEITC (Ages 0–18)	-0.61	-0.84	-0.95	0.47	0.53	0.52	0.44
× Hispanic	(0.05)	(0.07)	(0.08)	(0.05)	(0.05)	(0.05)	(0.05)
MaxEITC (Ages 0–18)	-0.60	-0.72	-0.70	0.71	0.78	0.65	0.60
× Native	(0.41)	(0.56)	(0.61)	(0.24)	(0.24)	(0.23)	(0.24)
MaxEITC (Ages 0–18)	-0.62	-0.68	-0.64	0.48	0.54	0.54	0.44
× Other	(0.09)	(0.10)	(0.10)	(0.05)	(0.05)	(0.06)	(0.05)
Panel D: Effects for Men by Race							
MaxEITC (Ages 0–18)	-0.75	-1.14	-1.38	0.28	0.35	0.34	0.28
× White	(0.04)	(0.05)	(0.06)	(0.05)	(0.06)	(0.06)	(0.05)
MaxEITC (Ages 0–18)	-0.24	-0.23	-0.20	0.72	0.75	0.74	0.69
× Black	(0.06)	(0.08)	(0.08)	(0.07)	(0.07)	(0.07)	(0.07)
MaxEITC (Ages 0–18)	-0.53	-0.91	-1.15	0.30	0.36	0.38	0.29
× Asian	(0.13)	(0.22)	(0.31)	(0.06)	(0.06)	(0.06)	(0.07)
MaxEITC (Ages 0–18)	-0.58	-0.82	-0.93	0.50	0.54	0.54	0.47
× Hispanic	(0.05)	(0.06)	(0.08)	(0.05)	(0.05)	(0.05)	(0.05)
MaxEITC (Ages 0–18)	-0.72	-0.62	-0.44	0.42	0.63	0.57	0.40
× Native	(0.47)	(0.57)	(0.66)	(0.22)	(0.21)	(0.23)	(0.21)
MaxEITC (Ages 0–18)	-0.54	-0.72	-0.67	0.55	0.58	0.59	0.54
× Other	(0.10)	(0.13)	(0.14)	(0.07)	(0.06)	(0.06)	(0.06)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, 1995–2022. Each row reports effects of $1,000 EITC exposure between ages 0–18 on outcomes. Estimates are reported in percentage points. Observations in panels A and C are 6,787,000, 6,729,000, 6,641,000, and 6,815,000 in columns 1, 2, 3, and 4–7. Observations in panels B and D are 6,979,000, 6,920,000, 6,830,000, and 7,008,000 in columns 1, 2, 3, and 4–7.

Table 15: Childhood EITC Exposure and Moving to Higher-Quality Tracts During Childhood, by Race

	(1)	(2)	(3)	(4)	(5)	(6)
	Higher Quality Tract Defined By:					
	HH Income 2016	**Test Scores**	**Not Poor 2010**	**Not Poor 2000**	**Married Parents 2010**	**Married Parents 2000**
Panel A: Average Effects for Women						
MaxEITC in Year t	0.41	0.24	1.47	4.28	2.93	0.47
	(0.04)	(0.05)	(0.69)	(0.84)	(0.64)	(0.74)
Panel B: Average Effects for Men						
MaxEITC in Year t	0.43	0.24	1.92	4.61	3.23	1.24
	(0.05)	(0.05)	(0.74)	(0.80)	(0.70)	(0.77)
Panel C: Effects for Women by Race						
MaxEITC in Year t	0.24	0.09	0.27	0.27	0.28	0.25
× White	(0.05)	(0.05)	(0.05)	(0.06)	(0.05)	(0.05)
MaxEITC in Year t	0.66	0.42	0.71	0.70	0.71	0.69
× Black	(0.05)	(0.05)	(0.06)	(0.06)	(0.05)	(0.05)
MaxEITC in Year t	0.33	0.11	0.34	0.33	0.38	0.33
× Asian	(0.06)	(0.07)	(0.06)	(0.06)	(0.05)	(0.06)
MaxEITC in Year t	0.45	0.32	0.49	0.48	0.50	0.48
× Hispanic	(0.05)	(0.04)	(0.05)	(0.05)	(0.04)	(0.05)
MaxEITC in Year t	0.65	0.70	0.54	0.69	0.70	0.87
× Native	(0.23)	(0.14)	(0.23)	(0.26)	(0.25)	(0.26)
MaxEITC in Year t	0.46	0.37	0.51	0.46	0.52	0.47
× Other	(0.05)	(0.05)	(0.06)	(0.05)	(0.06)	(0.05)
Panel D: Effects for Men by Race						
MaxEITC in Year t	0.25	0.10	0.27	0.28	0.27	0.26
× White	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)
MaxEITC in Year t	0.70	0.43	0.74	0.73	0.74	0.73
× Black	(0.07)	(0.06)	(0.07)	(0.07)	(0.07)	(0.07)
MaxEITC in Year t	0.28	0.08	0.31	0.31	0.32	0.30
× Asian	(0.06)	(0.07)	(0.05)	(0.06)	(0.07)	(0.05)
MaxEITC in Year t	0.49	0.32	0.50	0.51	0.53	0.52
× Hispanic	(0.06)	(0.05)	(0.05)	(0.05)	(0.05)	(0.06)
MaxEITC in Year t	0.54	0.42	0.43	0.63	0.42	0.47
× Native	(0.22)	(0.19)	(0.25)	(0.24)	(0.27)	(0.26)
MaxEITC in Year t	0.56	0.35	0.59	0.58	0.57	0.56
× Other	(0.06)	(0.06)	(0.06)	(0.07)	(0.06)	(0.06)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Each row reports effects of $1,000 EITC exposure between ages 0-18 on outcomes. Estimates reported in percentage points. MaxEITC measured in year t and outcome measured in year $t+1$. Sample sizes are 6,815,000 in panels A and C and 7,008,000 in panels B and D.

Table 16: Childhood EITC Exposure and Moving to Higher-Quality Tracts During Childhood, by Parental Traits

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Move	**Move**	**Move**	**Higher Quality Tract Defined By:**			
	Tracts within 1 Year	**Tracts within 2 Years**	**Tracts within 3 Years**	**HH Income 2000**	**HH Income in 1990**	**College in 2000**	**College in 2010**
Panel A: Effects for Women by Average Parental Marital Status							
MaxEITC in Year t	-1.23	-1.73	-2.02	0.05	0.04	0.15	0.12
× Married	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)
MaxEITC in Year t	-0.26	-0.31	-0.33	0.66	0.63	0.71	0.71
× Unmarried	(0.04)	(0.06)	(0.06)	(0.05)	(0.05)	(0.05)	(0.05)
Observations	6,787,000	6,729,000	6,641,000	6,815,000	6,815,000	6,815,000	6,815,000
Panel B: Effects for Men by Average Parental Marital Status							
MaxEITC in Year t	-1.20	-1.74	-2.04	0.08	0.07	0.15	0.13
× Married	(0.04)	(0.05)	(0.05)	(0.05)	(0.05)	(0.06)	(0.06)
MaxEITC in Year t	-0.19	-0.26	-0.29	0.67	0.65	0.72	0.71
× Unmarried	(0.04)	(0.05)	(0.05)	(0.05)	(0.05)	(0.06)	(0.06)
Observations	6,979,000	6,920,000	6,830,000	7,008,000	7,008,000	7,008,000	7,008,000
Panel C: Effects for Women by Parental Age							
MaxEITC in Year t	-0.60	-0.70	-0.72	0.48	0.46	0.54	0.54
× Young Parents	(0.03)	(0.04)	(0.05)	(0.06)	(0.05)	(0.06)	(0.06)
MaxEITC in Year t	-0.63	-1.00	-1.25	0.37	0.36	0.45	0.43
× Older Parents	(0.04)	(0.05)	(0.05)	(0.04)	(0.04)	(0.04)	(0.04)
Observations	6,815,000	6,815,000	6,815,000	6,815,000	6,815,000	6,815,000	6,815,000
Panel D: Effects for Men by Parental Age							
MaxEITC in Year t	-0.56	-0.68	-0.70	0.51	0.48	0.55	0.55
× Young Parents	(0.04)	(0.05)	(0.05)	(0.06)	(0.06)	(0.06)	(0.07)
MaxEITC in Year t	-0.57	-0.97	-1.23	0.39	0.38	0.45	0.44
× Older Parents	(0.03)	(0.04)	(0.04)	(0.04)	(0.04)	(0.05)	(0.04)
Observations	7,008,000	7,008,000	7,008,000	7,008,000	7,008,000	7,008,000	7,008,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Each row reports effects of $1,000 EITC exposure between ages 0–18 on outcomes. Estimates reported in percentage points.

Table 17: Childhood EITC Exposure and Moving to Higher-Quality Tracts During Childhood, by Parental Traits

	(1)	(2)	(3)	(4)	(5)	(6)
	HH Income 2016	**Test Scores**	**Not Poor 2010**	**Not Poor 2000**	**Married Parents 2010**	**Married Parents 2000**
Panel A: Effects for Women by Average Parental Marital Status						
MaxEITC in Year t	0.00	-0.03	0.03	0.04	0.06	0.03
× Married	(0.04)	(0.05)	(0.05)	(0.05)	(0.05)	(0.05)
MaxEITC in Year t	0.65	0.40	0.68	0.67	0.68	0.66
× Unmarried	(0.05)	(0.04)	(0.05)	(0.05)	(0.05)	(0.05)
Observations	6,815,000	6,815,000	6,815,000	6,815,000	6,815,000	6,815,000
Panel B: Effects for Men by Average Parental Marital Status						
MaxEITC in Year t	0.02	-0.04	0.05	0.07	0.07	0.06
× Married	(0.05)	(0.05)	(0.05)	(0.06)	(0.05)	(0.05)
MaxEITC in Year t	0.67	0.41	0.69	0.69	0.70	0.68
× Unmarried	(0.05)	(0.05)	(0.05)	(0.06)	(0.05)	(0.05)
Observations	7,008,000	7,008,000	7,008,000	7,008,000	7,008,000	7,008,000
Panel C: Effects for Women by Parental Age						
MaxEITC in Year t	0.46	0.27	0.49	0.48	0.50	0.47
× Young Parents	(0.06)	(0.05)	(0.06)	(0.06)	(0.05)	(0.06)
MaxEITC in Year t	0.34	0.20	0.38	0.39	0.39	0.37
× Older Parents	(0.04)	(0.04)	(0.04)	(0.05)	(0.04)	(0.04)
Observations	6,815,000	6,815,000	6,815,000	6,815,000	6,815,000	6,815,000
Panel D: Effects for Men by Parental Age						
MaxEITC in Year t	0.49	0.29	0.51	0.50	0.53	0.50
× Young Parents	(0.06)	(0.06)	(0.06)	(0.06)	(0.06)	(0.06)
MaxEITC in Year t	0.35	0.19	0.39	0.41	0.39	0.39
× Older Parents	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Observations	7,008,000	7,008,000	7,008,000	7,008,000	7,008,000	7,008,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Each row reports effects of $1,000 EITC exposure between ages 0–18 on outcomes. Estimates are reported in percentage points.

Table 18: Mediation Analysis: Channels Linking Childhood EITC Exposure to Adult Earnings

Mediator	Effect of $1,000 MaxEITC on Mediator	Earnings Return per Unit of Mediator	Citation	Implied Gain ($)	Share of Total (%)
Benchmark: Total Reduced-Form Effect (This Paper): $2,600–$2,700					
Panel A: Neighborhood Quality					
Neighborhood percentile rank	+1.8 percentiles	$285 per percentile	This Paper	$510	19–20%
Panel B: Family Income					
Parental earnings	+$6778	0.21 Pass-Through	This Paper	$1423	53–55%
EITC transfer income	+$350	$300–$500 per $1,000	Barr et al. (2022)	$110–$180	4–7%
Panel C: Human Capital					
Test scores	+0.04–0.08 SD	18% per SD ($5,400)	Chetty et al. (2011); Dahl and Lochner (2012)	$220–$430	8–17%
Non-cognitive skills	+0.05–0.06 SD	10–15% per SD	Lindqvist and Vestman (2011); Hamad and Rehkopf (2016); Averett and Wang (2018)	$150–$270	6–10%
High school graduation	+1.2 pp	$6,000–$9,000	Bastian and Michelmore (2018)	$80–$110	3–4%
College graduation	+1.3 pp	$25,000	Bastian and Michelmore (2018)	$325	12–13%
Panel D: Health					
Infant health (low birthweight)	−2–3%	1% earnings per 10% BW	Black et al. (2016); Hoynes et al. (2015b)	$180–$270	7–10%
Adult health	+1.7 pp	10–20% higher earnings	Smith (2013); Braga et al. (2020)	$60–$120	2–5%

Notes: Table summarizes a mediation analysis linking childhood EITC exposure to adult earnings. Column 2 reports the effect of $1,000 in childhood *MaxEITC* on each mediator. Column 3 reports the earnings return per unit from the literature. Column 5 reports the implied adult earnings gain using a baseline of $30,000 for percentage-based conversions. Column 6 reports the implied gain as a share of the total reduced-form effect of $2,600–$2,700. Contributions are not additive due to overlapping mechanisms.

Appendix: Additional Figures and Tables

"From Better Neighborhoods to Better Futures: Tax Credits and Intergenerational Opportunity"

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Table A.1a: Effect of Childhood EITC Exposure on Adult Census-Tract-Level Traits (Extending Table 5 (1 of 3))

Tract Trait Outcome:	**Foreign-born 2010**	**HH Income 1990**	**HH Income 2016**	**Population Density 2000**	**Poverty Rate 2010**	**Poverty Rate 2000**	**Poverty Rate 1990**	**White 2010 Pct**	**Black 2010 Pct**
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Panel A: Sample = Men Ages 19–25									
MaxEITC (Ages 0–18)	0.0001	0.065	0.136	-0.116	-0.037	-0.037	-0.037	0.004	-0.004
	(0.0007)	(0.005)	(0.008)	(0.077)	(0.003)	(0.004)	(0.004)	(0.001)	(0.0005)
Observations	2,493,000	2,492,000	2,493,000	2,493,000	2,493,000	2,492,000	2,492,000	2,493,000	2,493,000
Panel B: Sample = Men Ages 26–34									
MaxEITC (Ages 0–18)	0.0004	0.063	0.131	-0.094	-0.031	-0.032	-0.033	0.004	-0.004
	(0.0007)	(0.005)	(0.010)	(0.068)	(0.004)	(0.004)	(0.004)	(0.001)	(0.0007)
Observations	903,000	903,000	903,000	903,000	903,000	903,000	903,000	903,000	903,000
Panel C: Sample = Women Ages 19–25									
MaxEITC (Ages 0–18)	-0.0006	0.065	0.134	-0.108	-0.035	-0.034	-0.035	0.004	-0.003
	(0.0007)	(0.006)	(0.009)	(0.072)	(0.003)	(0.004)	(0.004)	(0.001)	(0.0006)
Observations	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000
Panel D: Sample = Women Ages 26–34									
MaxEITC (Ages 0–18)	-0.0001	0.065	0.125	-0.096	-0.033	-0.034	-0.039	0.004	
	(0.0007)	(0.006)	(0.010)	(0.072)	(0.004)	(0.004)	(0.004)	(0.001)	(0.0006)
Observations	888,000	888,000	888,000	888,000	888,000	888,000	888,000	888,000	888,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each column reports a separate regression of the indicated Opportunity Atlas outcome on EITC exposure between ages 0–18.

Table A.1b: Effect of Childhood EITC Exposure on Adult Census-Tract-Level Traits (Extending Table 5 (2 of 3))

Tract Trait Outcome:	**Hispanic 2010 Pct**	**Asian 2010 Pct**	**Black 2000 Pct**	**White 2000 Pct**	**Hispanic 2000 Pct**	**Asian 2000 Pct**	**Math Score**	**Rent (2BR) 2015 $**	**Single-Parent 2010**
	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Panel A: Men Ages 19–25									
MaxEITC (Ages 0–18)	-0.001	0.001	-0.005	0.006	-0.002	0.001	0.023	0.008	-0.067
	(0.0008)	(0.0002)	(0.001)	(0.001)	(0.001)	(0.0002)	(0.002)	(0.001)	(0.006)
Observations	2,493,000	2,474,000	2,493,000	2,493,000	2,493,000	2,493,000	2,487,000	1,912,000	2,491,000
Panel B: Men Ages 26–34									
MaxEITC (Ages 0–18)	-0.001	0.001	-0.005	0.005	-0.001	0.0005	0.023	0.009	-0.062
	(0.001)	(0.0002)	(0.001)	(0.001)	(0.001)	(0.0002)	(0.002)	(0.001)	(0.006)
Observations	903,000	897,000	903,000	903,000	903,000	894,000	901,000	692,000	902,000
Panel C: Women Ages 19–25									
MaxEITC (Ages 0–18)	-0.002	0.001	-0.004	0.005	-0.002	0.0003	0.021	0.008	-0.059
	(0.001)	(0.0001)	(0.001)	(0.001)	(0.001)	(0.0001)	(0.003)	(0.001)	(0.006)
Observations	2,434,000	2,416,000	2,434,000	2,434,000	2,434,000	2,408,000	2,428,000	1,869,000	2,432,000
Panel D: Women Ages 26–34									
MaxEITC (Ages 0–18)	-0.002	0.001	-0.004	0.005	-0.002	0.0004	0.018	0.008	-0.058
	(0.001)	(0.0002)	(0.001)	(0.001)	(0.001)	(0.0001)	(0.003)	(0.001)	(0.006)
Observations	888,000	882,000	888,000	888,000	888,000	879,000	886,000	682,000	887,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each column reports a separate regression of the indicated Opportunity Atlas outcome on EITC exposure between ages 0–18.

Table A.1c: Effect of Childhood EITC Exposure on Adult Census-Tract-Level Traits (Extending Table 5 (3 of 3))

Tract Trait Outcome:	**Single-Parent 1990**	**Single-Parent 2000**	**Single-Parent 2010**	**Emp. Rate 2000**	**Wage Growth HS**	**Jobs Total 5mi**	**Jobs High-Pay 5mi**	**Pop. Density 2010**	**Ann. Job Growth**
	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
Panel A: Men Ages 19–25									
MaxEITC (Ages 0–18)	-0.067	-0.057	-0.063	0.031	-0.0001	-3.477	-2.025	-0.296	0.006
	(0.006)	(0.008)	(0.006)	(0.002)	(0.001)	(2.226)	(1.289)	(0.204)	(0.002)
Observations	2,491,000	2,492,000	2,492,000	2,492,000	1,748,000	2,489,000	2,489,000	2,493,000	2,446,000
Panel B: Men Ages 26–34									
MaxEITC (Ages 0–18)	-0.062	-0.046	-0.055	0.030	0.0004	-2.317	-1.358	-0.238	0.005
	(0.006)	(0.006)	(0.005)	(0.004)	(0.001)	(1.785)	(1.007)	(0.178)	(0.002)
Observations	902,000	903,000	903,000	903,000	634,000	902,000	902,000	903,000	886,000
Panel C: Women Ages 19–25									
MaxEITC (Ages 0–18)	-0.059	-0.053	-0.061	0.031	-0.0005	-3.092	-1.774	-0.275	0.003
	(0.006)	(0.007)	(0.006)	(0.003)	(0.001)	(2.012)	(1.153)	(0.188)	(0.002)
Observations	2,432,000	2,433,000	2,434,000	2,434,000	1,705,000	2,430,000	2,430,000	2,434,000	2,388,000
Panel D: Women Ages 26–34									
MaxEITC (Ages 0–18)	-0.058	-0.052	-0.058	0.029	0.0004	-2.658	-1.591	-0.247	0.001
	(0.006)	(0.008)	(0.007)	(0.005)	(0.001)	(1.937)	(1.129)	(0.177)	(0.002)
Observations	887,000	888,000	888,000	888,000	622,000	887,000	887,000	888,000	872,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each column reports a separate regression of the indicated Opportunity Atlas outcome on EITC exposure between ages 0–18.

Table A.2a: Effect of EITC on Tract Traits by Sex and Age with Family FE (Extending Table 6 (1 of 5))

Sample:	**Men**			**Women**		
	Age 19–24	**Age 25–29**	**Age 30–34**	**Age 19–24**	**Age 25–29**	**Age 30–34**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Average HH Income 2000						
MaxEITC (Ages 0–18)	0.137	0.130	0.149	0.096	0.094	0.148
	(0.013)	(0.020)	(0.056)	(0.012)	(0.019)	(0.061)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000
Panel B: Outcome = Fraction College 2000						
MaxEITC (Ages 0–18)	0.055	0.059	0.062	0.043	0.054	0.081
	(0.005)	(0.009)	(0.023)	(0.006)	(0.010)	(0.032)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000
Panel C: Outcome = Fraction College 2010						
MaxEITC (Ages 0–18)	0.058	0.065	0.068	0.045	0.055	0.106
	(0.006)	(0.012)	(0.023)	(0.008)	(0.012)	(0.031)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000
Panel D: Outcome = Fraction Foreign Born						
MaxEITC (Ages 0–18)	0.0003	-0.0001	-0.003	0.0004	0.001	0.001
	(0.0003)	(0.0007)	(0.002)	(0.0005)	(0.001)	(0.003)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000
Panel E: Outcome = Average HH Income 1990						
MaxEITC (Ages 0–18)	0.053	0.050	0.052	0.040	0.043	0.069
	(0.006)	(0.009)	(0.022)	(0.006)	(0.009)	(0.025)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000
Panel F: Outcome = Average HH Income 2016						
MaxEITC (Ages 0–18)	0.117	0.119	0.121	0.070	0.054	0.108
	(0.009)	(0.019)	(0.056)	(0.009)	(0.014)	(0.046)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each cell reports a separate regression of the outcome on MaxEITC (Ages 0–18), controlling for family fixed effects.

Table A.2b: Effect of EITC on Tract Traits by Sex and Age with Family FE (Extending Table 6 (2 of 5))

Sample:	**Men**			**Women**		
	Age 19–24	**Age 25–29**	**Age 30–34**	**Age 19–24**	**Age 25–29**	**Age 30–34**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Population Density						
MaxEITC (Ages 0–18)	-0.106	-0.096	-0.105	-0.100	-0.116	-0.060
	(0.045)	(0.051)	(0.074)	(0.043)	(0.049)	(0.084)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000
Panel B: Outcome = Fraction Poor 2010						
MaxEITC (Ages 0–18)	-0.029	-0.026	-0.029	-0.013	-0.012	-0.012
	(0.004)	(0.007)	(0.020)	(0.004)	(0.007)	(0.022)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000
Panel C: Outcome = Fraction Poor 2000						
MaxEITC (Ages 0–18)	-0.028	-0.026	-0.026	-0.016	-0.014	-0.019
	(0.004)	(0.007)	(0.018)	(0.005)	(0.007)	(0.022)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000
Panel D: Outcome = Fraction Poor 1990						
MaxEITC (Ages 0–18)	-0.031	-0.032	-0.042	-0.021	-0.022	-0.016
	(0.004)	(0.006)	(0.020)	(0.005)	(0.008)	(0.021)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000
Panel E: Outcome = Fraction White 2010						
MaxEITC (Ages 0–18)	0.004	0.004	0.015	0.002	0.001	0.005
	(0.001)	(0.002)	(0.004)	(0.001)	(0.001)	(0.005)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000
Panel F: Outcome = Fraction Black 2010						
MaxEITC (Ages 0–18)	-0.003	-0.004	-0.011	-0.002	-0.002	-0.004
	(0.001)	(0.001)	(0.004)	(0.001)	(0.001)	(0.005)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each cell reports a separate regression of the outcome on MaxEITC (Ages 0–18), controlling for family fixed effects.

Table A.2c: Effect of EITC on Tract Traits by Sex and Age with Family FE (Extending Table 6 (3 of 5))

Sample:	**Men**			**Women**		
	Age 19–24	**Age 25–29**	**Age 30–34**	**Age 19–24**	**Age 25–29**	**Age 30–34**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Fraction Hispanic 2010						
MaxEITC (Ages 0–18)	-0.001	-0.001	-0.002	-0.0001	0.001	-0.001
	(0.001)	(0.001)	(0.002)	(0.001)	(0.001)	(0.004)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000
Panel B: Outcome = Fraction Asian 2010						
MaxEITC (Ages 0–18)	0.001	0.001	-0.001	0.0002	0.0003	0.001
	(0.0002)	(0.0004)	(0.001)	(0.0003)	(0.0004)	(0.001)
Observations	2,226,000	923,000	222,000	2,172,000	906,000	219,000
Panel C: Outcome = Fraction Black 2000						
MaxEITC (Ages 0–18)	-0.004	-0.005	-0.011	-0.003	-0.004	-0.005
	(0.001)	(0.001)	(0.004)	(0.001)	(0.001)	(0.005)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000
Panel D: Outcome = Fraction White 2000						
MaxEITC (Ages 0–18)	0.005	0.005	0.013	0.003	0.003	0.003
	(0.001)	(0.002)	(0.005)	(0.001)	(0.001)	(0.005)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000
Panel E: Outcome = Fraction Hispanic 2000						
MaxEITC (Ages 0–18)	-0.001	-0.001	-0.001	-0.0003	0.001	0.0003
	(0.001)	(0.001)	(0.002)	(0.001)	(0.001)	(0.003)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000
Panel F: Outcome = Fraction Asian 2000						
MaxEITC (Ages 0–18)	0.001	0.001	-0.001	0.0001	0.0002	0.001
	(0.0002)	(0.0004)	(0.001)	(0.0002)	(0.0004)	(0.001)
Observations	2,218,000	920,000	221,000	2,165,000	904,000	219,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each cell reports a separate regression of the outcome on MaxEITC (Ages 0–18), controlling for family fixed effects.

Table A.2d: Effect of EITC on Tract Traits by Sex and Age with Family FE (Extending Table 6 (4 of 5))

Sample:	**Men**			**Women**		
	Age 19–24	**Age 25–29**	**Age 30–34**	**Age 19–24**	**Age 25–29**	**Age 30–34**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Test Scores						
MaxEITC (Ages 0–18)	0.020	0.020	0.019	0.013	0.018	0.049
	(0.003)	(0.005)	(0.016)	(0.003)	(0.005)	(0.017)
Observations	2,237,000	928,000	223,000	2,184,000	911,000	220,000
Panel B: Outcome = Avg Rent for 2 Bedroom						
MaxEITC (Ages 0–18)	0.005	0.007	0.010	0.004	0.005	0.005
	(0.001)	(0.003)	(0.007)	(0.001)	(0.002)	(0.007)
Observations	1,720,000	713,000	171,000	1,680,000	701,000	169,000
Panel C: Outcome = Fraction Single Parents 2010						
MaxEITC (Ages 0–18)	-0.060	-0.050	-0.091	-0.034	-0.037	-0.053
	(0.008)	(0.013)	(0.039)	(0.007)	(0.015)	(0.042)
Observations	2,241,000	929,000	223,000	2,187,000	912,000	220,000
Panel D: Outcome = Fraction Single Parents 1990						
MaxEITC (Ages 0–18)	-0.043	-0.041	-0.059	-0.037	-0.040	-0.061
	(0.006)	(0.008)	(0.025)	(0.006)	(0.009)	(0.030)
Observations	2,242,000	929,000	223,000	2,188,000	913,000	221,000
Panel E: Outcome = Fraction Single Parents 2000						
MaxEITC (Ages 0–18)	-0.056	-0.053	-0.060	-0.032	-0.038	-0.069
	(0.006)	(0.008)	(0.029)	(0.006)	(0.009)	(0.032)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000
Panel F: Outcome = Employment Rate 2000						
MaxEITC (Ages 0–18)	0.026	0.026	0.029	0.013	0.015	0.013
	(0.004)	(0.008)	(0.022)	(0.004)	(0.007)	(0.018)
Observations	2,242,000	930,000	224,000	2,188,000	913,000	221,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each cell reports a separate regression of the outcome on MaxEITC (Ages 0–18), controlling for family fixed effects.

Table A.2e: Effect of EITC on Tract Traits by Sex and Age with Family FE (Extending Table 6 (5 of 5))

Sample:	**Men**			**Women**		
	Age 19–24	**Age 25–29**	**Age 30–34**	**Age 19–24**	**Age 25–29**	**Age 30–34**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Avg Wage Growth for HS Grad Worker						
MaxEITC (Ages 0–18)	-0.001	0.001	-0.011	-0.001	-0.005	-0.015
	(0.001)	(0.003)	(0.010)	(0.001)	(0.002)	(0.009)
Observations	1,572,000	653,000	157,000	1,533,000	640,000	154,000
Panel B: Outcome = Total Jobs Within 5 Miles						
MaxEITC (Ages 0–18)	-3.323	-3.463	-5.983	-2.812	-3.055	-1.339
	(1.221)	(1.912)	(4.592)	(1.924)	(2.322)	(3.139)
Observations	2,239,000	929,000	223,000	2,185,000	911,000	220,000
Panel C: Outcome = High Paying Jobs Within 5 Miles						
MaxEITC (Ages 0–18)	-1.936	-1.946	-3.772	-1.706	-1.915	-0.761
	(0.749)	(1.164)	(2.843)	(1.160)	(1.392)	(1.962)
Observations	2,239,000	929,000	223,000	2,185,000	911,000	220,000
Panel D: Outcome = Population Density 2010						
MaxEITC (Ages 0–18)	-0.264	-0.246	-0.263	-0.250	-0.273	-0.128
	(0.114)	(0.136)	(0.191)	(0.114)	(0.122)	(0.217)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000
Panel E: Outcome = Annual Job Growth						
MaxEITC (Ages 0–18)	0.006	0.005	-0.020	0.001	0.001	0.005
	(0.003)	(0.005)	(0.013)	(0.002)	(0.005)	(0.015)
Observations	2,200,000	912,000	219,000	2,147,000	896,000	217,000
Panel F: Outcome = Job Density 2013						
MaxEITC (Ages 0–18)	-0.069	-0.097	-0.165	-0.104	-0.051	-0.069
	(0.016)	(0.048)	(0.155)	(0.058)	(0.032)	(0.074)
Observations	2,242,000	930,000	224,000	2,189,000	913,000	221,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–18) refers to the annual average value of $MaxEITC$ during childhood ages 0–18. Each cell reports a separate regression of the outcome on MaxEITC (Ages 0–18), controlling for family fixed effects.

Table A.3a: EITC Exposure by Childhood Age on Adult Earnings and Employment, by Sex and Adult Age, with Family FE

Sample:	**Age 19–24 Men**	**Age 25–29 Men**	**Age 30–34 Men**	**Age 19–24 Women**	**Age 25–29 Women**	**Age 30–34 Women**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Earnings						
MaxEITC (Ages 0–5)	20	398	2167	96	293	-1653
	(161)	(531)	(1578)	(46)	(326)	(2235)
MaxEITC (Ages 6–12)	34	596	665	70	729	2594
	(54)	(278)	(1471)	(241)	(809)	(1932)
MaxEITC (Ages 13–18)	290	773	141	-38	-25	1028
	(53)	(265)	(2365)	(165)	(650)	(1385)
Observations	1,803,000	709,000	168,000	1,761,000	698,000	165,000
Panel B: Outcome = AGI						
MaxEITC (Ages 0–5)	23	643	2756	119	286	-354
	(175)	(572)	(1705)	(49)	(343)	(2304)
MaxEITC (Ages 6–12)	56	887	927	56	844	2542
	(58)	(508)	(1446)	(250)	(916)	(2324)
MaxEITC (Ages 13–18)	291	746	1343	-43	-257	1315
	(60)	(279)	(2671)	(167)	(746)	(1560)
Observations	1,803,000	709,000	168,000	1,761,000	698,000	165,000
Panel C: Outcome = Working (in Percentage Points)						
MaxEITC (Ages 0–5)	0.38	0.55	0.85	0.54	0.65	2.38
	(0.12)	(0.31)	(1.07)	(0.13)	(0.29)	(0.93)
MaxEITC (Ages 6–12)	0.27	0.53	0.67	0.41	-0.34	-0.15
	(0.14)	(0.29)	(1.15)	(0.13)	(0.23)	(0.85)
MaxEITC (Ages 13–18)	1.04	1.04	1.55	0.56	0.69	0.55
	(0.11)	(0.21)	(0.85)	(0.12)	(0.25)	(0.99)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each cell reports a separate regression of the outcome on EITC exposure during the indicated age range, controlling for family fixed effects. Working is in percentage points.

Table A.3b: EITC Exposure on Marriage and Poverty, by Sex and Age, with Family FE

Sample:	**Age 19–24 Men**	**Age 25–29 Men**	**Age 30–34 Men**	**Age 19–24 Women**	**Age 25–29 Women**	**Age 30–34 Women**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Married						
MaxEITC (Ages 0–5)	0.033	0.063	0.876	0.007	0.003	0.359
	(0.037)	(0.249)	(1.17)	(0.064)	(0.262)	(1.11)
MaxEITC (Ages 6–12)	-0.105	-0.147	-0.056	-0.091	-0.364	1.17
	(0.044)	(0.252)	(0.979)	(0.064)	(0.215)	(1.40)
MaxEITC (Ages 13–18)	0.248	0.587	0.586	0.135	-0.217	0.208
	(0.063)	(0.208)	(1.05)	(0.063)	(0.235)	(1.04)
Observations	1,803,000	709,000	168,000	1,761,000	698,000	165,000
Panel B: Outcome = Below 50% Poverty						
MaxEITC (Ages 0–5)	-0.308	-0.704	-1.29	-0.411	-0.827	-1.90
	(0.114)	(0.298)	(1.04)	(0.167)	(0.270)	(1.09)
MaxEITC (Ages 6–12)	-0.207	-0.368	-0.838	-0.404	0.371	-0.083
	(0.150)	(0.285)	(1.12)	(0.145)	(0.249)	(0.974)
MaxEITC (Ages 13–18)	-1.05	-1.06	-1.56	-0.562	-0.898	-1.18
	(0.122)	(0.217)	(0.866)	(0.144)	(0.245)	(1.03)
Observations	1,803,000	709,000	168,000	1,761,000	698,000	165,000
Panel C: Outcome = Below 100% Poverty						
MaxEITC (Ages 0–5)	-0.195	-0.988	-2.00	-0.222	-0.712	-1.56
	(0.100)	(0.263)	(1.12)	(0.115)	(0.351)	(1.54)
MaxEITC (Ages 6–12)	-0.121	-0.399	-1.19	-0.164	-0.064	-0.912
	(0.129)	(0.308)	(1.31)	(0.146)	(0.275)	(0.958)
MaxEITC (Ages 13–18)	-0.864	-1.00	-1.03	-0.495	-1.14	-1.17
	(0.126)	(0.211)	(0.861)	(0.124)	(0.235)	(0.976)
Observations	1,803,000	709,000	168,000	1,761,000	698,000	165,000
Panel D: Outcome = Below 150% Poverty						
MaxEITC (Ages 0–5)	-0.155	-0.758	-0.941	-0.125	-0.517	-1.06
	(0.101)	(0.231)	(1.20)	(0.081)	(0.333)	(1.64)
MaxEITC (Ages 6–12)	-0.083	-0.465	-1.10	-0.030	0.002	-0.778
	(0.090)	(0.391)	(1.38)	(0.095)	(0.293)	(0.897)
MaxEITC (Ages 13–18)	-0.603	-1.07	-0.889	-0.323	-0.846	-0.397
	(0.092)	(0.244)	(0.854)	(0.088)	(0.259)	(0.993)
Observations	1,803,000	709,000	168,000	1,761,000	698,000	165,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each cell reports a separate regression of the outcome on EITC exposure during the specified age range, controlling for family fixed effects. Effects are reported in percentage points.

Table A.4a: Effect of EITC Exposure by Child Age on Adult Outcomes of Males, by Alternate Sets of Controls (1 of 2)

	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Annual Earnings						
MaxEITC (Ages 0–5)	1619	1719	1182	615	621	551
	(84)	(76)	(67)	(62)	(62)	(506)
MaxEITC (Ages 6–12)	941	1241	236	145	140	324
	(119)	(115)	(109)	(105)	(106)	(210)
MaxEITC (Ages 13–18)	1409	1626	827	889	888	790
	(116)	(109)	(90)	(103)	(103)	(213)
Panel B: Outcome = Annual AGI						
MaxEITC (Ages 0–5)	1742	1849	1277	620	626	710
	(94)	(85)	(73)	(65)	(65)	(554)
MaxEITC (Ages 6–12)	1020	1342	270	185	180	677
	(120)	(124)	(126)	(123)	(125)	(447)
MaxEITC (Ages 13–18)	1484	1717	864	992	992	673
	(131)	(115)	(97)	(107)	(107)	(230)
Panel C: Outcome = Employed (in Percentage Points)						
MaxEITC (Ages 0–5)	1.51	1.69	1.17	0.68	0.69	0.36
	(0.08)	(0.08)	(0.08)	(0.09)	(0.09)	(0.25)
MaxEITC (Ages 6–12)	1.16	1.46	0.50	0.40	0.41	0.66
	(0.12)	(0.13)	(0.10)	(0.10)	(0.10)	(0.26)
MaxEITC (Ages 13–18)	1.22	1.55	0.78	0.73	0.73	1.26
	(0.07)	(0.08)	(0.08)	(0.08)	(0.08)	(0.17)
Panel D: Outcome = Below 100% of Poverty Line (in Pct. Pts.)						
MaxEITC (Ages 0–5)	-1.94	-2.14	-1.48	-0.81	-0.81	-0.75
	(0.08)	(0.08)	(0.07)	(0.08)	(0.08)	(0.23)
MaxEITC (Ages 6–12)	-1.52	-1.89	-0.66	-0.54	-0.55	-0.47
	(0.13)	(0.15)	(0.12)	(0.12)	(0.12)	(0.27)
MaxEITC (Ages 13–18)	-1.47	-1.84	-0.86	-0.83	-0.83	-1.33
	(0.08)	(0.09)	(0.08)	(0.09)	(0.09)	(0.19)
Controls	1	2	3	4	5	6

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each column represents a different regression specification.

Table A.4b: Effect of EITC Exposure by Child Age on Adult Outcomes of Males, by Alternate Sets of Controls (2 of 2)

	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Married (in Percentage Points)						
MaxEITC (Ages 0–5)	0.460	0.358	0.114	0.311	0.313	0.124
	(0.068)	(0.070)	(0.056)	(0.059)	(0.059)	(0.197)
MaxEITC (Ages 6–12)	0.429	0.428	-0.028	0.003	-0.003	-0.160
	(0.090)	(0.097)	(0.074)	(0.074)	(0.075)	(0.189)
MaxEITC (Ages 13–18)	0.502	0.368	0.005	-0.320	-0.324	0.529
	(0.054)	(0.058)	(0.050)	(0.053)	(0.053)	(0.152)
Panel B: Outcome = Died by Age 30 (in Percentage Points)						
MaxEITC (Ages 0–5)	-0.069	-0.114	-0.101	-0.092	-0.093	-0.127
	(0.018)	(0.018)	(0.018)	(0.018)	(0.018)	(0.053)
MaxEITC (Ages 6–12)	-0.008	-0.064	-0.040	-0.039	-0.039	-0.089
	(0.017)	(0.016)	(0.017)	(0.017)	(0.018)	(0.060)
MaxEITC (Ages 13–18)	-0.051	-0.126	-0.107	-0.111	-0.111	-0.194
	(0.013)	(0.015)	(0.015)	(0.014)	(0.015)	(0.042)
Panel C: Outcome = Below 50% of Poverty Line (in Percentage Points)						
MaxEITC (Ages 0–5)	-1.66	-1.84	-1.28	-0.74	-0.74	-0.59
	(0.08)	(0.08)	(0.07)	(0.08)	(0.09)	(0.24)
MaxEITC (Ages 6–12)	-1.25	-1.56	-0.52	-0.42	-0.43	-0.50
	(0.12)	(0.14)	(0.11)	(0.11)	(0.11)	(0.27)
MaxEITC (Ages 13–18)	-1.37	-1.70	-0.87	-0.82	-0.82	-1.35
	(0.08)	(0.09)	(0.08)	(0.10)	(0.10)	(0.18)
Panel D: Outcome = Below 150% of Poverty Line (in Percentage Points)						
MaxEITC (Ages 0–5)	-2.07	-2.27	-1.56	-0.79	-0.80	-0.66
	(0.10)	(0.10)	(0.08)	(0.08)	(0.08)	(0.19)
MaxEITC (Ages 6–12)	-1.52	-1.93	-0.60	-0.48	-0.48	-0.43
	(0.13)	(0.14)	(0.11)	(0.11)	(0.11)	(0.33)
MaxEITC (Ages 13–18)	-1.59	-1.97	-0.92	-0.93	-0.93	-1.38
	(0.08)	(0.10)	(0.07)	(0.08)	(0.08)	(0.19)
Controls	1	2	3	4	5	6

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each panel reports effects on a different outcome, all in percentage points.

Table A.5a: Effect of EITC Exposure by Child Age on Adult Outcomes of Females, by Alternate Sets of Controls (1 of 2)

	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Annual Earnings						
MaxEITC (Ages 0–5)	1721	1734	1174	579	586	324
	(142)	(120)	(106)	(87)	(90)	(264)
MaxEITC (Ages 6–12)	858	1014	-27	-135	-146	1237
	(116)	(151)	(181)	(173)	(176)	(1197)
MaxEITC (Ages 13–18)	1450	1512	687	808	813	-713
	(126)	(126)	(119)	(115)	(116)	(1013)
Panel B: Outcome = Annual AGI						
MaxEITC (Ages 0–5)	1864	1856	1273	631	635	319
	(143)	(120)	(110)	(93)	(97)	(276)
MaxEITC (Ages 6–12)	888	1040	-44	-145	-161	1292
	(116)	(155)	(185)	(177)	(180)	(1258)
MaxEITC (Ages 13–18)	1479	1514	654	813	819	-819
	(132)	(133)	(131)	(126)	(128)	(1071)
Panel C: Outcome = Employed (in Percentage Points)						
MaxEITC (Ages 0–5)	1.07	1.20	0.94	0.73	0.74	0.76
	(0.07)	(0.08)	(0.07)	(0.07)	(0.07)	(0.22)
MaxEITC (Ages 6–12)	0.65	0.80	0.32	0.24	0.24	-0.32
	(0.07)	(0.07)	(0.07)	(0.06)	(0.06)	(0.23)
MaxEITC (Ages 13–18)	0.90	1.11	0.73	0.70	0.71	0.60
	(0.05)	(0.07)	(0.06)	(0.07)	(0.07)	(0.20)
Panel D: Outcome = Below 100% of Poverty Line (in Percentage Points)						
MaxEITC (Ages 0–5)	-2.09	-2.30	-1.70	-1.00	-1.00	-0.72
	(0.14)	(0.15)	(0.11)	(0.10)	(0.10)	(0.26)
MaxEITC (Ages 6–12)	-1.28	-1.59	-0.46	-0.32	-0.32	-0.05
	(0.09)	(0.10)	(0.12)	(0.10)	(0.11)	(0.30)
MaxEITC (Ages 13–18)	-1.32	-1.68	-0.31	-0.16	-0.16	-0.01
	(0.10)	(0.10)	(0.12)	(0.10)	(0.10)	(0.27)
Controls	1	2	3	4	5	6

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Sample includes female individuals. Employment and poverty outcomes are in percentage points.

Table A.5b: Effect of EITC Exposure by Child Age on Adult Outcomes of Females, by Alternate Sets of Controls (2 of 2)

	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Outcome = Married (in Percentage Points)						
MaxEITC (Ages 0–5)	0.66	0.53	0.18	0.43	0.44	0.10
	(0.11)	(0.11)	(0.08)	(0.09)	(0.09)	(0.22)
MaxEITC (Ages 6–12)	0.54	0.51	-0.15	-0.13	-0.14	-0.43
	(0.08)	(0.09)	(0.08)	(0.07)	(0.07)	(0.18)
MaxEITC (Ages 13–18)	0.73	0.56	0.04	-0.37	-0.37	-0.20
	(0.09)	(0.09)	(0.06)	(0.06)	(0.06)	(0.23)
Panel B: Outcome = Died by Age 30 (in Percentage Points)						
MaxEITC (Ages 0–5)	-0.03	-0.05	-0.04	-0.04	-0.04	-0.08
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.05)
MaxEITC (Ages 6–12)	-0.02	-0.04	-0.04	-0.03	-0.03	-0.12
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.05)
MaxEITC (Ages 13–18)	-0.03	-0.05	-0.05	-0.05	-0.05	-0.01
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.05)
Panel C: Outcome = Below 50% of Poverty Line (in Percentage Points)						
MaxEITC (Ages 0–5)	-1.32	-1.45	-1.15	-0.85	-0.86	-0.93
	(0.09)	(0.10)	(0.09)	(0.08)	(0.08)	(0.24)
MaxEITC (Ages 6–12)	-0.71	-0.90	-0.33	-0.22	-0.23	0.32
	(0.07)	(0.07)	(0.08)	(0.08)	(0.08)	(0.24)
MaxEITC (Ages 13–18)	-1.10	-1.33	-0.87	-0.86	-0.87	-0.84
	(0.07)	(0.08)	(0.07)	(0.09)	(0.09)	(0.22)
Panel D: Outcome = Below 150% of Poverty Line (in Percentage Points)						
MaxEITC (Ages 0–5)	-2.32	-2.55	-1.81	-0.90	-0.91	-0.61
	(0.17)	(0.18)	(0.14)	(0.13)	(0.13)	(0.24)
MaxEITC (Ages 6–12)	-1.32	-1.68	-0.31	-0.16	-0.16	-0.01
	(0.10)	(0.10)	(0.12)	(0.10)	(0.10)	(0.27)
MaxEITC (Ages 13–18)	-1.88	-2.27	-1.18	-1.40	-1.41	-0.67
	(0.10)	(0.11)	(0.08)	(0.11)	(0.11)	(0.23)
Controls	1	2	3	4	5	6

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Sample includes female individuals. All outcomes are in percentage points.

Table A.6: EITC Exposure on Adult Female Outcomes by Race/Ethnicity and Age

Outcome:	**Annual Earnings (2022 $)**	**Annual AGI (2022 $)**	**Working**	**Married**	**Poverty <50%**	**Poverty <100%**	**Poverty <150%**
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Women Ages 19–25 (Observations = 1,951,000)							
MaxEITC (Ages 0–18)	400	417	1.39	-0.49	-0.86	-0.45	-0.52
× White	(74)	(83)	(0.12)	(0.06)	(0.12)	(0.10)	(0.08)
MaxEITC (Ages 0–18)	217	170	1.08	0.09	-0.66	-1.28	-0.91
× Black	(71)	(78)	(0.10)	(0.06)	(0.13)	(0.11)	(0.09)
MaxEITC (Ages 0–18)	-143	-208	0.52	-0.34	0.03	0.44	0.47
× Asian	(128)	(140)	(0.26)	(0.13)	(0.26)	(0.28)	(0.21)
MaxEITC (Ages 0–18)	243	209	1.74	-0.39	-1.46	-1.22	-0.76
× Hispanic	(92)	(95)	(0.14)	(0.09)	(0.15)	(0.11)	(0.09)
MaxEITC (Ages 0–18)	-45	-1171	1.09	-0.19	-0.19	0.37	0.38
× Native	(342)	(1078)	(1.00)	(0.53)	(0.94)	(1.03)	(1.03)
MaxEITC (Ages 0–18)	180	166	0.69	-0.14	-0.64	-1.05	-0.85
× Other	(115)	(109)	(0.26)	(0.12)	(0.27)	(0.26)	(0.17)
Panel B: Women Ages 26–34 (Observations = 673,000)							
MaxEITC (Ages 0–18)	3533	3507	1.70	0.27	-2.03	-2.44	-2.70
× White	(350)	(506)	(0.12)	(0.17)	(0.14)	(0.17)	(0.17)
MaxEITC (Ages 0–18)	1450	1089	1.29	0.58	-1.27	-3.17	-3.14
× Black	(310)	(361)	(0.18)	(0.14)	(0.18)	(0.23)	(0.25)
MaxEITC (Ages 0–18)	1383	709	0.32	-1.64	-0.17	-0.25	-0.13
× Asian	(963)	(1521)	(0.43)	(0.50)	(0.41)	(0.48)	(0.49)
MaxEITC (Ages 0–18)	1496	1368	1.76	0.15	-1.80	-2.32	-2.04
× Hispanic	(377)	(420)	(0.23)	(0.27)	(0.24)	(0.27)	(0.24)
MaxEITC (Ages 0–18)	1097	598	-0.44	-0.04	3.52	0.92	0.21
× Native	(1843)	(2272)	(2.07)	(2.26)	(2.04)	(2.68)	(2.86)
MaxEITC (Ages 0–18)	1201	1035	0.34	0.56	-0.83	-1.78	-1.81
× Other	(621)	(699)	(0.50)	(0.58)	(0.53)	(0.65)	(0.47)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Each row reports effects of $1,000 EITC exposure between ages 0–18 on adult outcomes. Working, Married, and poverty outcomes are reported in percentage points.

Table A.7: Effect of Childhood EITC Exposure on Adult Outcomes by Parents' Age at Birth

Outcome:	**Earnings (Real) $**	**AGI (Real) $**	**Working**	**Married**	**Poverty <50%**	**Poverty <100%**	**Poverty <150%**
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A: Men Ages 19–25 (Observations = 1,997,000)							
MaxEITC (Ages 0–18)	266	364	1.34	-0.32	-0.63	-0.24	-0.23
	(41.23)	(51.69)	(0.10)	(0.04)	(0.08)	(0.07)	(0.06)
MaxEITC (Ages 0–18)	193.2	145.3	0.29	0.31	-0.67	-0.72	-0.50
× Young Parents	(26.72)	(29.16)	(0.06)	(0.03)	(0.05)	(0.05)	(0.05)
Panel B: Men Ages 26–34 (Observations = 684,000)							
MaxEITC (Ages 0–18)	3234	3976	1.68	-0.14	-1.88	-2.15	-2.48
	(219.4)	(306.3)	(0.15)	(0.12)	(0.15)	(0.17)	(0.18)
MaxEITC (Ages 0–18)	-909.7	-1252	-0.09	0.48	0.11	0.17	0.34
× Young Parents	(129.7)	(146.9)	(0.05)	(0.08)	(0.05)	(0.05)	(0.06)
Panel C: Women Ages 19–25 (Observations = 1,951,000)							
MaxEITC (Ages 0–18)	240.4	292.9	1.15	-0.57	-0.46	-0.43	-0.48
	(69.16)	(76.33)	(0.08)	(0.05)	(0.08)	(0.09)	(0.07)
MaxEITC (Ages 0–18)	94.14	-8.484	0.26	0.42	-0.64	-0.57	-0.26
× Young Parents	(102.5)	(93.5)	(0.04)	(0.03)	(0.04)	(0.03)	(0.03)
Panel D: Women Ages 26–34 (Observations = 673,000)							
MaxEITC (Ages 0–18)	3367	3387	1.63	0.03	-1.88	-2.76	-2.98
	(306.8)	(408.3)	(0.09)	(0.15)	(0.12)	(0.15)	(0.15)
MaxEITC (Ages 0–18)	-1261	-1528	-0.16	0.44	0.25	0.38	0.58
× Young Parents	(110.2)	(146.2)	(0.04)	(0.10)	(0.05)	(0.06)	(0.08)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. Each row reports effects of $1,000 EITC exposure between ages 0–18 on adult outcomes. Working, Married, and poverty outcomes are reported in percentage points. "Young Parents" indicates individuals whose mother or father was below the sample median age at the time of birth.

Table A.8: EITC Exposure During Childhood and Moving to Higher Quality Census Tracts During Childhood

	HH Income 2000	**College in 2000**	**College in 2010**	**HH Income 2016**	**HH Income**	**Test Scores**	**Fraction Not Poor 2010**	**Not Poor 2000**	**Married Parents 2010**	**Married Parents 2000**
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Panel A: Women										
MaxEITC in Year t	0.023	0.075	0.055	0.014	-0.006	0.010	-0.04	-0.02	0.16	0.11
× White	(0.011)	(0.013)	(0.010)	(0.012)	(0.010)	(0.016)	(0.05)	(0.07)	(0.13)	(0.12)
MaxEITC in Year t	0.015	0.009	0.005	0.004	0.002	-0.014	0.20	0.20	0.42	0.39
× Black	(0.012)	(0.012)	(0.010)	(0.011)	(0.012)	(0.015)	(0.07)	(0.06)	(0.11)	(0.11)
MaxEITC in Year t	-0.001	0.067	0.067	-0.016	-0.025	-0.004	-0.09	-0.03	0.21	0.09
× Asian	(0.040)	(0.030)	(0.029)	(0.033)	(0.038)	(0.034)	(0.13)	(0.14)	(0.20)	(0.16)
MaxEITC in Year t	-0.002	0.016	0.001	-0.012	-0.026	-0.016	0.07	0.08	-0.12	-0.15
× Hispanic	(0.018)	(0.016)	(0.016)	(0.019)	(0.019)	(0.015)	(0.11)	(0.08)	(0.14)	(0.08)
MaxEITC in Year t	0.031	-0.036	-0.044	-0.036	-0.032	-0.000	0.07	0.09	0.41	0.20
× Native	(0.084)	(0.072)	(0.076)	(0.075)	(0.071)	(0.077)	(0.40)	(0.30)	(0.59)	(0.42)
MaxEITC in Year t	0.010	0.012	0.013	-0.009	0.002	-0.017	0.31	0.21	0.44	0.44
× Other	(0.010)	(0.014)	(0.009)	(0.012)	(0.012)	(0.015)	(0.08)	(0.08)	(0.13)	(0.09)
N	6,810,000									
Panel B: Men										
MaxEITC in Year t	0.030	0.082	0.062	0.022	0.004	0.015	-0.02	0.00	0.18	0.16
× White	(0.013)	(0.012)	(0.011)	(0.013)	(0.011)	(0.016)	(0.06)	(0.08)	(0.13)	(0.11)
MaxEITC in Year t	0.017	0.010	0.007	0.011	0.010	-0.015	0.24	0.25	0.46	0.47
× Black	(0.013)	(0.012)	(0.011)	(0.013)	(0.014)	(0.017)	(0.08)	(0.08)	(0.13)	(0.13)
MaxEITC in Year t	-0.018	0.057	0.042	-0.014	-0.047	-0.012	-0.15	-0.02	0.16	0.06
× Asian	(0.023)	(0.026)	(0.026)	(0.019)	(0.029)	(0.035)	(0.13)	(0.09)	(0.14)	(0.11)
MaxEITC in Year t	0.005	0.016	0.002	-0.003	-0.013	-0.019	0.06	0.10	-0.08	-0.10
× Hispanic	(0.018)	(0.017)	(0.014)	(0.018)	(0.019)	(0.014)	(0.10)	(0.09)	(0.14)	(0.09)
MaxEITC in Year t	0.034	-0.023	0.017	0.015	-0.020	0.008	-0.03	-0.15	-0.09	-0.46
× Native	(0.070)	(0.080)	(0.079)	(0.079)	(0.066)	(0.061)	(0.40)	(0.30)	(0.65)	(0.51)
MaxEITC in Year t	0.009	0.011	-0.001	0.002	0.005	-0.007	0.30	0.29	0.49	0.55
× Other	(0.014)	(0.019)	(0.015)	(0.016)	(0.013)	(0.015)	(0.09)	(0.09)	(0.15)	(0.12)

Notes: Data and MaxEITC defined in previous tables. Columns 7–10 are in percentage points.

Table A.9a: Effect of Childhood EITC Exposure on Adult Tract Traits (1 of 6)

Outcome:	**HH Income 2000 Std**	**College 2000 Std**	**College 2010 Std**	**HH Income 1990 Std**	**HH Income 2016 Std**	**Math Score Std**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Men Ages 19–25						
MaxEITC (Ages 0–5)	-0.252	-0.293	-0.324	-0.225	-0.242	-0.150
	(0.045)	(0.055)	(0.051)	(0.052)	(0.042)	(0.029)
MaxEITC (Ages 6–12)	0.053	0.007	0.001	0.057	0.020	0.045
	(0.054)	(0.048)	(0.046)	(0.059)	(0.050)	(0.046)
MaxEITC (Ages 13–18)	1.354	1.226	1.240	1.251	1.308	0.700
	(0.061)	(0.067)	(0.069)	(0.062)	(0.062)	(0.065)
Panel B: Men Ages 26–34						
MaxEITC (Ages 0–5)	-0.250	-0.349	-0.386	-0.218	-0.230	-0.141
	(0.072)	(0.080)	(0.078)	(0.075)	(0.059)	(0.045)
MaxEITC (Ages 6–12)	-0.101	-0.036	-0.027	-0.126	-0.145	-0.032
	(0.073)	(0.088)	(0.087)	(0.070)	(0.070)	(0.067)
MaxEITC (Ages 13–18)	1.405	1.340	1.330	1.294	1.339	0.732
	(0.064)	(0.077)	(0.077)	(0.068)	(0.060)	(0.078)
Panel C: Women Ages 19–25						
MaxEITC (Ages 0–5)	-0.199	-0.237	-0.248	-0.197	-0.181	-0.118
	(0.052)	(0.044)	(0.044)	(0.050)	(0.046)	(0.034)
MaxEITC (Ages 6–12)	0.003	-0.034	-0.097	0.028	-0.057	-0.013
	(0.040)	(0.042)	(0.037)	(0.042)	(0.045)	(0.038)
MaxEITC (Ages 13–18)	1.325	1.252	1.267	1.214	1.285	0.687
	(0.068)	(0.062)	(0.063)	(0.073)	(0.066)	(0.063)
Panel D: Women Ages 26–34						
MaxEITC (Ages 0–5)	-0.243	-0.318	-0.290	-0.225	-0.202	-0.075
	(0.089)	(0.067)	(0.071)	(0.086)	(0.082)	(0.051)
MaxEITC (Ages 6–12)	-0.152	-0.171	-0.223	-0.128	-0.262	-0.155
	(0.066)	(0.068)	(0.070)	(0.074)	(0.067)	(0.071)
MaxEITC (Ages 13–18)	1.450	1.432	1.403	1.340	1.372	0.687
	(0.076)	(0.078)	(0.086)	(0.084)	(0.073)	(0.084)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each column reports a regression of the outcome on EITC exposure by age group.

Table A.7b: Effect of Childhood EITC Exposure on Adult Tract Traits (2 of 6)

Outcome:	**HH Income 2000**	**College 2000**	**College 2010**	**Foreign Share 2010**	**HH Income 1990**	**HH Income 2016**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Men Ages 19–25						
MaxEITC (Ages 0–5)	-0.038	-0.019	-0.023	-0.1	-0.013	-0.033
	(0.006)	(0.003)	(0.003)	(0.03)	(0.003)	(0.005)
MaxEITC (Ages 6–12)	0.004	0.0002	-0.0004	0.003	0.003	0.002
	(0.006)	(0.003)	(0.003)	(0.03)	(0.003)	(0.005)
MaxEITC (Ages 13–18)	0.168	0.072	0.080	0.1	0.065	0.142
	(0.008)	(0.004)	(0.004)	(0.04)	(0.004)	(0.008)
Observations	2,492,000	2,492,000	2,493,000	2,493,000	2,492,000	2,493,000
Panel B: Women Ages 19–25						
MaxEITC (Ages 0–5)	-0.030	-0.015	-0.018	-0.1	-0.011	-0.026
	(0.007)	(0.002)	(0.003)	(0.03)	(0.003)	(0.006)
MaxEITC (Ages 6–12)	-0.0002	-0.002	-0.005	-0.03	0.001	-0.004
	(0.004)	(0.002)	(0.002)	(0.03)	(0.002)	(0.004)
MaxEITC (Ages 13–18)	0.168	0.074	0.082	0.05	0.064	0.142
	(0.008)	(0.004)	(0.004)	(0.04)	(0.004)	(0.007)
Observations	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000
Panel C: Men Ages 26–34						
MaxEITC (Ages 0–5)	-0.039	-0.020	-0.025	-0.1	-0.013	-0.032
	(0.008)	(0.004)	(0.004)	(0.03)	(0.003)	(0.005)
MaxEITC (Ages 6–12)	-0.009	-0.003	-0.003	-0.03	-0.004	-0.012
	(0.007)	(0.004)	(0.005)	(0.03)	(0.003)	(0.006)
MaxEITC (Ages 13–18)	0.171	0.079	0.085	0.1	0.066	0.142
	(0.008)	(0.005)	(0.005)	(0.04)	(0.004)	(0.008)
Observations	903,000	903,000	903,000	903,000	903,000	903,000
Panel D: Women Ages 26–34						
MaxEITC (Ages 0–5)	-0.034	-0.019	-0.020	-0.1	-0.012	-0.027
	(0.009)	(0.003)	(0.004)	(0.05)	(0.004)	(0.007)
MaxEITC (Ages 6–12)	-0.019	-0.009	-0.014	-0.06	-0.006	-0.026
	(0.008)	(0.004)	(0.004)	(0.03)	(0.004)	(0.006)
MaxEITC (Ages 13–18)	0.176	0.082	0.089	0.09	0.069	0.146
	(0.01)	(0.005)	(0.005)	(0.04)	(0.005)	(0.009)
Observations	888,000	888,000	888,000	888,000	888,000	888,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each coefficient comes from a separate regression of the tract outcome on EITC exposure during specified age bands. Foreign share is in percentage points.

Table A.7c: Effect of Childhood EITC Exposure on Adult Tract Traits (3 of 6)

Outcome:	**Population Density 2000**	**Poverty 2010**	**Poverty 2000**	**Poverty 1990**	**White Share 2010**	**Black Share 2010**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Men Ages 19–25						
MaxEITC (Ages 0–5)	-0.041	0.45	0.16	0.23	0.13	-0.04
	(0.026)	(0.15)	(0.15)	(0.19)	(0.05)	(0.03)
MaxEITC (Ages 6–12)	-0.036	-0.08	-0.31	-0.35	0.02	-0.02
	(0.029)	(0.22)	(0.25)	(0.25)	(0.06)	(0.04)
MaxEITC (Ages 13–18)	-0.045	-3.72	-3.30	-3.27	0.32	-0.31
	(0.024)	(0.23)	(0.16)	(0.21)	(0.05)	(0.05)
Observations	2,493,000	2,493,000	2,493,000	2,493,000	2,493,000	2,493,000
Panel B: Women Ages 19–25						
MaxEITC (Ages 0–5)	-0.033	0.55	0.30	0.40	0.14	-0.03
	(0.019)	(0.19)	(0.17)	(0.21)	(0.06)	(0.04)
MaxEITC (Ages 6–12)	-0.031	0.06	-0.15	-0.23	-0.07	0.08
	(0.029)	(0.20)	(0.20)	(0.22)	(0.06)	(0.04)
MaxEITC (Ages 13–18)	-0.046	-3.65	-3.18	-3.24	0.40	-0.36
	(0.023)	(0.24)	(0.18)	(0.25)	(0.05)	(0.05)
Observations	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000
Panel C: Men Ages 26–34						
MaxEITC (Ages 0–5)	-0.037	0.48	0.09	0.19	0.19	-0.14
	(0.026)	(0.29)	(0.26)	(0.31)	(0.06)	(0.05)
MaxEITC (Ages 6–12)	-0.032	0.45	0.43	0.35	-0.07	0.10
	(0.027)	(0.29)	(0.25)	(0.27)	(0.06)	(0.06)
MaxEITC (Ages 13–18)	-0.037	-3.56	-3.42	-3.52	0.36	-0.44
	(0.022)	(0.27)	(0.24)	(0.26)	(0.05)	(0.07)
Observations	903,000	903,000	903,000	903,000	903,000	903,000
Panel D: Women Ages 26–34						
MaxEITC (Ages 0–5)	-0.033	0.64	0.37	0.34	0.14	-0.07
	(0.022)	(0.40)	(0.32)	(0.37)	(0.09)	(0.05)
MaxEITC (Ages 6–12)	-0.024	0.95	0.50	0.40	-0.11	0.16
	(0.020)	(0.38)	(0.29)	(0.35)	(0.08)	(0.07)
MaxEITC (Ages 13–18)	-0.047	-4.29	-3.82	-4.05	0.47	-0.46
	(0.030)	(0.31)	(0.25)	(0.31)	(0.06)	(0.05)
Observations	888,000	888,000	888,000	888,000	888,000	888,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each coefficient comes from a separate regression of the tract outcome on EITC exposure during specified age bands. Poverty, white share, and black share outcomes are in percentage points. Population density is not rescaled.

Table A.7d: Effect of Childhood EITC Exposure on Adult Tract Traits (4 of 6)

Outcome:	**Hispanic Share 2010**	**Asian Share 2010**	**Black Share 2000**	**White Share 2000**	**Hispanic Share 2000**	**Asian Share 2000**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Men Ages 19–25						
MaxEITC (Ages 0–5)	-0.04	-0.05	-0.05	0.11	-0.04	-0.03
	(0.04)	(0.01)	(0.03)	(0.06)	(0.04)	(0.01)
MaxEITC (Ages 6–12)	-0.09	-0.03	-0.03	0.05	0.00	-0.01
	(0.04)	(0.01)	(0.05)	(0.06)	(0.04)	(0.01)
MaxEITC (Ages 13–18)	-0.14	0.12	-0.36	0.42	-0.14	0.07
	(0.06)	(0.02)	(0.06)	(0.06)	(0.06)	(0.01)
Panel B: Women Ages 19–25						
MaxEITC (Ages 0–5)	-0.09	-0.03	-0.03	0.11	-0.07	-0.02
	(0.05)	(0.01)	(0.05)	(0.06)	(0.05)	(0.01)
MaxEITC (Ages 6–12)	0.01	-0.03	0.06	-0.05	0.00	-0.02
	(0.04)	(0.01)	(0.04)	(0.06)	(0.04)	(0.01)
MaxEITC (Ages 13–18)	-0.15	0.10	-0.41	0.48	-0.12	0.06
	(0.06)	(0.01)	(0.05)	(0.05)	(0.06)	(0.01)
Panel C: Men Ages 26–34						
MaxEITC (Ages 0–5)	-0.01	-0.04	-0.13	0.16	-0.01	-0.02
	(0.05)	(0.01)	(0.05)	(0.07)	(0.05)	(0.01)
MaxEITC (Ages 6–12)	0.00	-0.02	0.07	-0.04	-0.01	-0.02
	(0.05)	(0.02)	(0.06)	(0.07)	(0.05)	(0.01)
MaxEITC (Ages 13–18)	-0.06	0.12	-0.47	0.46	-0.07	0.07
	(0.05)	(0.02)	(0.07)	(0.06)	(0.05)	(0.02)
Panel D: Women Ages 26–34						
MaxEITC (Ages 0–5)	-0.04	-0.03	-0.06	0.11	-0.02	-0.03
	(0.08)	(0.01)	(0.05)	(0.09)	(0.08)	(0.01)
MaxEITC (Ages 6–12)	0.00	-0.06	0.15	-0.09	-0.03	-0.04
	(0.05)	(0.02)	(0.07)	(0.08)	(0.04)	(0.02)
MaxEITC (Ages 13–18)	-0.14	0.12	-0.52	0.56	-0.11	0.08
	(0.06)	(0.02)	(0.04)	(0.06)	(0.05)	(0.02)

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each coefficient comes from a separate regression of the tract outcome on EITC exposure during specified age bands. All share outcomes are in percentage points.

Table A.7e: Effect of Childhood EITC Exposure on Adult Tract Traits (5 of 6)

Outcome:	**Math Score**	**Rent (2BR, 2015)**	**Single Parent 2010**	**Single Parent 1990**	**Single Parent 2000**	**Employment Rate 2000**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Men Ages 19–25						
MaxEITC (Ages 0–5)	-0.0048	-0.0031	0.87	-0.17	0.34	-0.38
	(0.0009)	(0.0006)	(0.38)	(0.31)	(0.31)	(0.15)
MaxEITC (Ages 6–12)	0.0007	0.0003	-0.06	-0.39	0.01	0.33
	(0.0015)	(0.0006)	(0.43)	(0.43)	(0.37)	(0.22)
MaxEITC (Ages 13–18)	0.0231	0.0086	-6.73	-4.90	-6.12	2.80
	(0.0022)	(0.0007)	(0.50)	(0.41)	(0.46)	(0.16)
Observations	2,493,000	2,493,000	2,493,000	2,493,000	2,493,000	2,493,000
Panel B: Women Ages 19–25						
MaxEITC (Ages 0–5)	-0.0036	-0.0024	0.30	-0.18	0.16	-0.49
	(0.0010)	(0.0004)	(0.47)	(0.36)	(0.41)	(0.15)
MaxEITC (Ages 6–12)	-0.0006	-0.0003	0.86	-0.08	0.27	0.29
	(0.0013)	(0.0006)	(0.36)	(0.32)	(0.29)	(0.19)
MaxEITC (Ages 13–18)	0.0223	0.0088	-6.58	-4.72	-6.02	2.82
	(0.0021)	(0.0008)	(0.52)	(0.46)	(0.50)	(0.16)
Observations	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000	2,434,000
Panel C: Men Ages 26–34						
MaxEITC (Ages 0–5)	-0.0043	-0.0031	0.48	-0.64	-0.15	-0.35
	(0.0013)	(0.0008)	(0.55)	(0.47)	(0.46)	(0.26)
MaxEITC (Ages 6–12)	-0.0024	-0.0011	0.68	0.76	1.09	-0.18
	(0.0021)	(0.0009)	(0.41)	(0.36)	(0.34)	(0.32)
MaxEITC (Ages 13–18)	0.0244	0.0104	-6.58	-4.88	-6.15	3.03
	(0.0026)	(0.0009)	(0.49)	(0.42)	(0.42)	(0.29)
Observations	903,000	903,000	903,000	903,000	903,000	903,000
Panel D: Women Ages 26–34						
MaxEITC (Ages 0–5)	-0.0022	-0.0028	0.41	-0.44	0.09	-0.59
	(0.0016)	(0.0006)	(0.67)	(0.52)	(0.56)	(0.28)
MaxEITC (Ages 6–12)	-0.0057	-0.0020	1.96	0.84	1.33	-0.63
	(0.0022)	(0.0011)	(0.60)	(0.46)	(0.43)	(0.31)
MaxEITC (Ages 13–18)	0.0224	0.0102	-7.35	-5.38	-6.60	3.38
	(0.0028)	(0.0010)	(0.56)	(0.50)	(0.48)	(0.27)
Observations	888,000	888,000	888,000	888,000	888,000	888,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each coefficient comes from a separate regression of the tract outcome on EITC exposure during specified age bands. Single parent and employment rate outcomes are in percentage points. Standard errors in parentheses.

Table A.7f: Effect of Childhood EITC Exposure on Adult Tract Traits (6 of 6)

Outcome:	**Wage Growth (HS)**	**Jobs (Total, 5mi)**	**Jobs (High-Pay, 5mi)**	**Pop. Density 2010**	**Annual Job Growth**	**Job Density 2013**
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A: Men Ages 19–25						
MaxEITC (Ages 0–5)	-0.0001	-1.663	-0.968	-0.111	-0.001	-0.020
	(0.0005)	(0.646)	(0.383)	(0.067)	(0.001)	(0.016)
MaxEITC (Ages 6–12)	0.0002	-1.221	-0.700	-0.097	-0.001	-0.004
	(0.0005)	(0.845)	(0.477)	(0.078)	(0.001)	(0.012)
MaxEITC (Ages 13–18)	-0.001	-0.856	-0.502	-0.104	0.007	-0.031
	(0.001)	(0.635)	(0.373)	(0.062)	(0.002)	(0.008)
Observations	2,493,000	2,493,000	2,493,000	2,493,000	2,446,000	2,493,000
Panel B: Men Ages 26–35						
MaxEITC (Ages 0–5)	0.0001	-1.000	-0.517	-0.085	-0.002	-0.007
	(0.0005)	(0.246)	(0.135)	(0.048)	(0.001)	(0.006)
MaxEITC (Ages 6–12)	0.0003	-0.728	-0.415	-0.086	-0.002	-0.015
	(0.0007)	(0.630)	(0.358)	(0.077)	(0.001)	(0.012)
MaxEITC (Ages 13–18)	-0.001	-1.379	-0.823	-0.107	0.006	-0.036
	(0.001)	(0.988)	(0.590)	(0.060)	(0.002)	(0.011)
Observations	2,434,000	2,434,000	2,434,000	2,434,000	2,388,000	2,434,000
Panel C: Women Ages 19–25						
MaxEITC (Ages 0–5)	-0.002	-1.277	-0.706	-0.102	0.003	-0.017
	(0.001)	(0.470)	(0.269)	(0.068)	(0.002)	(0.020)
MaxEITC (Ages 6–12)	0.003	-0.849	-0.493	-0.083	-0.004	0.023
	(0.001)	(0.662)	(0.376)	(0.069)	(0.002)	(0.013)
MaxEITC (Ages 13–18)	-0.002	-0.564	-0.347	-0.086	0.006	-0.008
	(0.001)	(0.580)	(0.328)	(0.059)	(0.002)	(0.009)
Observations	903,000	903,000	903,000	903,000	886,000	903,000
Panel D: Women Ages 26–35						
MaxEITC (Ages 0–5)	0.0004	-1.071	-0.503	-0.087	-0.001	0.003
	(0.001)	(0.312)	(0.158)	(0.052)	(0.002)	(0.006)
MaxEITC (Ages 6–12)	0.0003	-0.747	-0.486	-0.070	-0.003	-0.018
	(0.001)	(0.603)	(0.382)	(0.053)	(0.002)	(0.012)
MaxEITC (Ages 13–18)	-0.0003	-1.205	-0.747	-0.113	0.004	-0.021
	(0.001)	(1.041)	(0.608)	(0.079)	(0.002)	(0.020)
Observations	888,000	888,000	888,000	888,000	872,000	888,000

Notes: Data source: combined IRS tax records with Census data and the Opportunity Atlas, covering a 2% sample of families with children observed annually from 1995–2022. MaxEITC (Ages 0–5), MaxEITC (Ages 6–12), and MaxEITC (Ages 13–18) refer to the annual average value of $MaxEITC$ during the indicated childhood age range. Each cell reports a coefficient from a separate regression of the listed outcome on EITC exposure during a given childhood age window.