
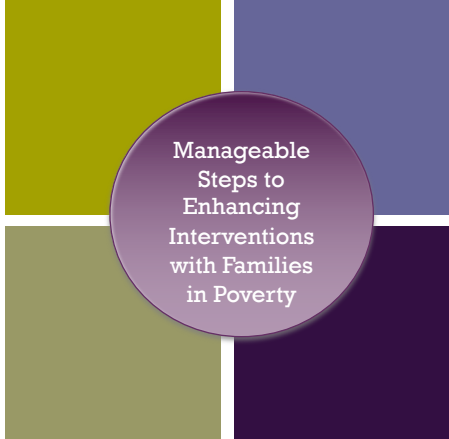



+ Poverty-Informed Practice




Manageable Steps to Enhancing Interventions with Families in Poverty

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1

+ Objectives


- (1) to explore personal beliefs about the causes of poverty;
- (2) to learn how the U.S. social safety net can serve as a child maltreatment prevention tool; and
- (3) to consider practical suggestions to use when working with families experiencing economic stress.

2



Knowledge Needed for Poverty-Informed Practice:

- What is Poverty?
- What Do We Do in the U.S. to Address Poverty?
- What Causes Poverty? Theories vs. Beliefs
- How are Poverty and Child Maltreatment Associated?
- Strategies for Poverty-Informed Practice

3

First, A Poverty Vignette:

Lisa is a 27-year-old single mother of 2 children, ages 3 and 7. She has limited job skills and did not graduate from high school. She worked in a minimum-wage job for several months in the past year but was laid off. She has actively looked for a job for several months but has not been successful in her search. The children's father provides child support for her children, but he is often unemployed, so it is irregular. The family lives in substandard housing and is behind on rent. Lisa has a social support network, but it is equally financially strained.

4

1. In your opinion, how deserving is Lisa of public (i.e., government-funded) assistance?

- A.....Very deserving
- B.....Somewhat deserving
- C.....Somewhat undeserving
- D.....Very undeserving
- E.....I can't answer question without knowing more about Lisa

(Adapted from Lennon, Appelbaum, Aber & McCaskie, 2003)

5

2. To what extent do you think that the government has a responsibility to ensure Lisa has at least a minimal level of income?

- A.....To a great extent
- B.....To some extent
- C.....Not at all
- D.....Not sure, I need to know more about Lisa

3. To what extent do you think that the government has a responsibility to ensure that *Lisa's children* have at least a minimal level of income?

- A.....To a great extent
- B.....To some extent
- C.....Not at all
- D.....Not sure, I need to know more about Lisa

6

Assuming that public cash assistance is available to Lisa,
do you think that this assistance should.....

4. Depend on Lisa making an effort to work?

E. Yes
A. No

5. Have a time limit on it?

B. Yes
A. No

6. Depend on other characteristics of Lisa?

E. Yes
A. No

7

What is Poverty?

8

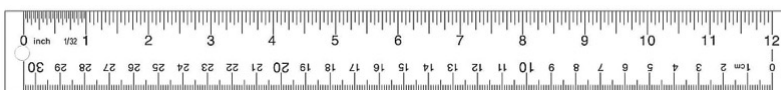
Some definitions of poverty:

- **ABSOLUTE POVERTY:** Having less than an objectively defined, absolute minimum
 - **INCOME-TO-NEED POVERTY:** Having less than you need, given your expenses (**this is the U.S. approach**)
- **RELATIVE POVERTY:** Having less relative to others in society
 - Many the industrialized nations in the world apply this approach to estimating poverty.
- **SUBJECTIVE POVERTY:** Feeling that you do not have enough to get by.

9

+ How do we measure poverty in U.S.?

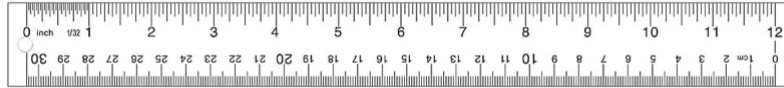
- Poverty status is calculated using pre-tax (gross) income, and includes cash benefits, interest income, child support.
- It is based on three times the cost of a “thrifty” food diet in 1963, adjusted for inflation
- The U.S. poverty measure adjusts for family size and type, but not for health care, work, or childcare expenses;
- It also does not count for certain non-cash benefits, such as housing subsidies or SNAP (“food stamps”).
- Poverty thresholds in the U.S. do not vary by regional differences in cost of living, with exception of Hawaii and Alaska.



10

+ U.S. Supplemental Poverty Measure (SPM)

- Poverty status is calculated using all cash income and benefits plus refundable tax credits and in-kind benefits (e.g., SNAP, energy assistance) MINUS necessary expenses (e.g., health care, childcare costs)
- Uses current consumer expenditure data to determine what people spend on food, clothing, shelter and utilities
- Poverty thresholds adjusted for family size and type and for geographic differences in housing costs. Also accounts for home ownership (those with home mortgages have a higher poverty threshold).



11

Federal Poverty Guidelines by Family Size: 2019

Persons in Family / Household	Poverty Guideline
1	\$13,590
2	\$18,310 *
3	\$23,030
4	\$27,750
5	\$32,470
6	\$37,190
7	\$41,910
8	\$46,630

*Families with > 8 members: Add \$4,420 for each additional person.

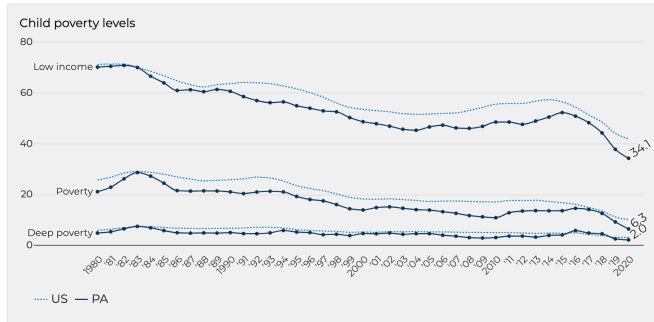
- A full-time minimum wage (\$7.25/hr) job produces an annual gross income of \$15,080
- In 2020, median U.S. household income was \$67,521.
- Lowest quintile is \$14,589; second quintile was \$39,479

12



Child Poverty Trends: U.S. and PA

Trends in child poverty rates measured by Supplemental Poverty Measure, by level



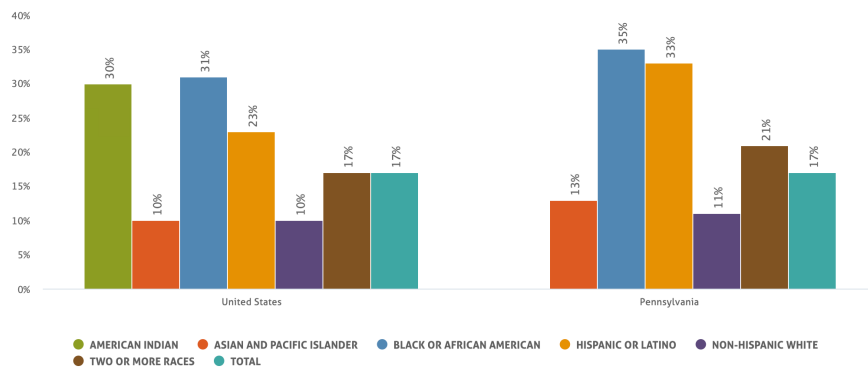
Children in households with resources below 100% of the Supplemental Poverty Measure (SPM) threshold are considered to live in poverty. Children below 50% of the threshold are considered in deep poverty. Children below 200% of the threshold are considered in low-income families.

Source: <https://www.childtrends.org/publications/state-level-data-for-understanding-child-poverty>

13



Child Poverty by Race & Ethnicity: 2019



Source: <https://datacenter.kidscount.org/data>

14

+ Income Inequality in the United States and Pennsylvania, 2015

U.S.

\$1,100,962

Average annual income of the top 1%

What you need to make to be in the top 1%:

\$388,593

\$50,830

Average income of everyone else (the bottom 99%)

21.7X

The top 1% make 21.7 times more than the bottom 99%

PA

\$1,316,985

Average annual income of the top 1%

What you need to make to be in the top 1%:

\$421,926

\$50,107

Average income of everyone else (the bottom 99%)

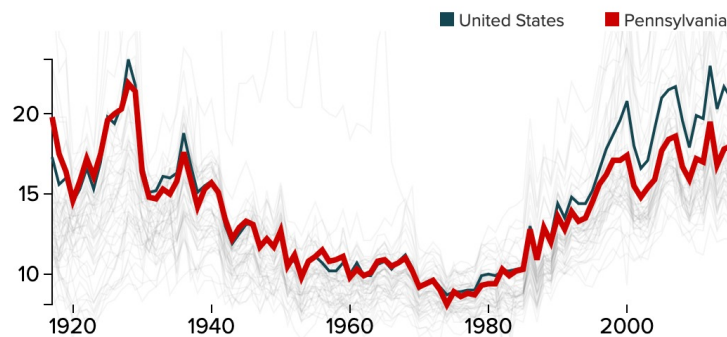
26.3X

The top 1% make 26.3 times more than the bottom 99%

Source: <https://www.epi.org/multimedia/unequal-states-of-america/#/United%20States>

15

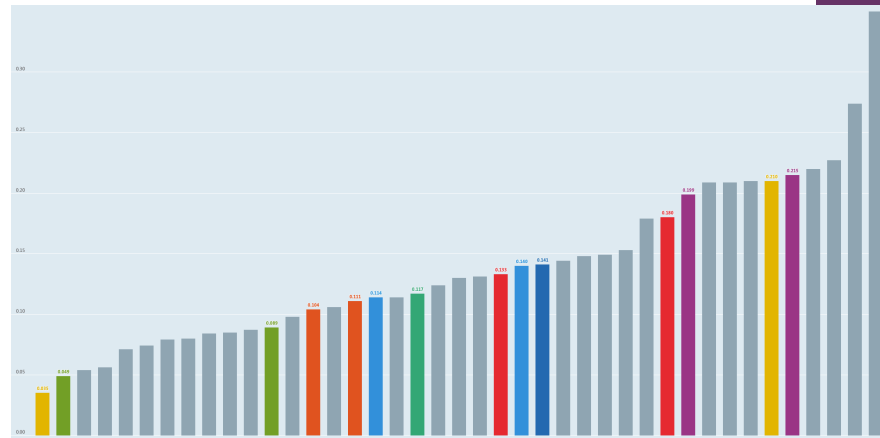
+ Share of income captured by the top 1% 1917–2015



Source: <https://www.epi.org/multimedia/unequal-states-of-america/#/United%20States>

16

+ Relative Child Poverty Rate by OECD countries (2019)



■ Source: <https://www.oecd.org/social/family/child-well-being/>

17

+ What does poverty “look” like?

“The far-flung problems that burden an impoverished American — housing and health, transportation and debt—may seem unrelated to one another, but they are all part of a whole, and they interact in surprising ways. Each element of vulnerability is worsened by the entire **whirlwind of hardship**.”

--David Shieler, 2007 (In “Ending Poverty in America: How to Restore the American Dream”)



18

+ The “Whirlwind of Hardship”

Lisa, single mother, 8-yr old severely asthmatic son

- earning \$8.21/hr plus medical insurance
- every dime that comes in, goes out—saving not an option
- drafty apartment with wall-wall carpeting exacerbated son's asthma
- twice, son rushed to ER because he couldn't breathe; hospital treatment covered, but not ambulance charges
- couldn't pay the \$490 charge, went on credit report
- bad credit rating led to denial of mortgage loan to improve her housing
- car died, bad credit rating led to car loan from sleazy used-car lot charging 15.7% interest

Result? *NEVER being able to dig out of the hole*

-example from D. Shieler, 2007

19

Recap so far:

- Minimum wage does not lift a family of 2 or more above poverty line
- Child poverty has declined significantly in recent years.
- Extreme racial and ethnic disparities in child (and population) poverty rates
- Rates of income inequality have surpassed historic highs in the 1920s
- U.S. has one of the highest child poverty rates in the world despite being one of the wealthiest

20



What Do We Do In the U.S. To Address Poverty?

21



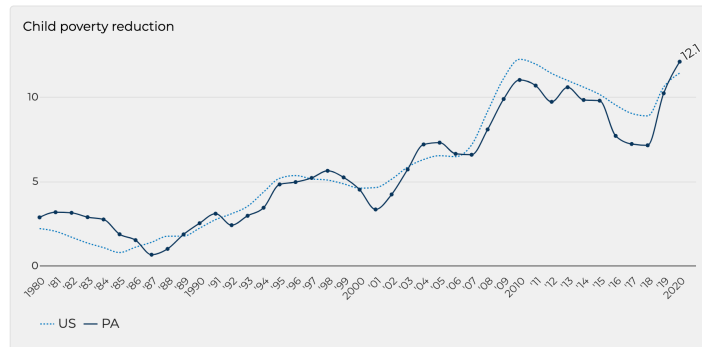
What is the U.S. Economic Safety Net?

- ❖ Medicaid and S-CHIP
- ❖ Supplemental Nutritional Assistance Program (SNAP)
- ❖ Earned Income Tax Credit (EITC)
- ❖ Childcare (CCDF) subsidies
- ❖ Women, Infants, and Children (WIC) Program
- ❖ Unemployment insurance (UI) benefits
- ❖ Supplemental Security Income (SSI)
- ❖ Temporary Assistance for Needy Families (TANF)
- ❖ Housing subsidies and vouchers
- ❖ Child Tax Credits

22

+ Reductions in Child Poverty Due to Economic Safety Net (SPM)

Trends in the role of the social safety net in reducing child poverty

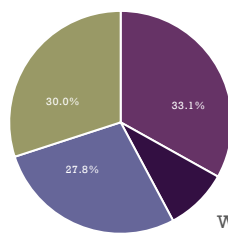


Source: <https://www.childtrends.org/publications/state-level-data-for-understanding-child-poverty>

23

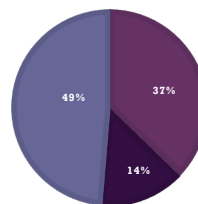
WORK AND SAFETY NET RELIANCE OF LOW-INCOME MOTHERS WITH CHILDREN < 1

■ Working/Welfare Dependent ■ Nonworking/Welfare Dependent
 ■ Moderate Work/Low Welfare ■ Working/Low Welfare



WORK AND SAFETY NET RELIANCE OF LOW-INCOME MOTHERS WITH CHILDREN < 5

■ Working/Welfare Dependent ■ Nonworking/Welfare Dependent
 ■ Working/Low Welfare

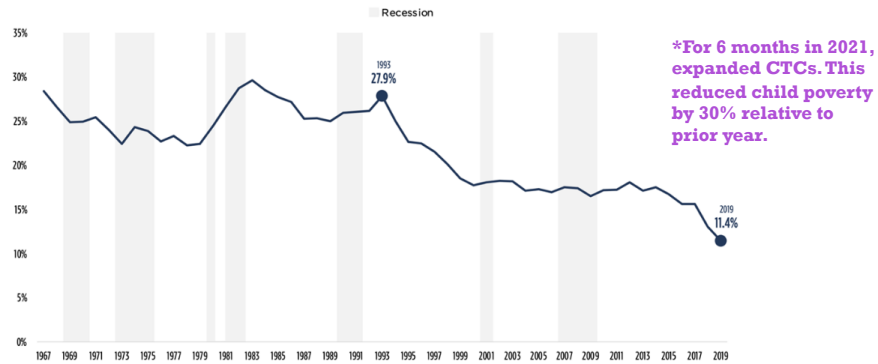


Source: Slack, K.S., Kim, B., Yang, M. and Berger, L.M. (2014). The economic safety net for low-income families with young children. *Children and Youth Services Review*, 46, 213-219.

24

+ Historic Declines in Child Poverty Rate over last 30 Years

Child Poverty Rates Measured Using the Supplemental Poverty Measure (SPM), 1967-2019



Source: <https://www.childtrends.org/publications/lessons-from-a-historic-decline-in-child-poverty>

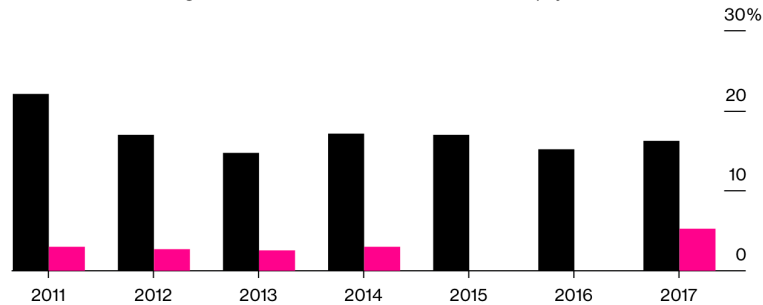
25

+ Benefit Take-Up and Payment Errors

Food Fight

Those eligible for SNAP who don't enroll far exceed overpayments made

■ Percent of those eligible for SNAP who are not enrolled ■ Overpayment rate



Source: United States Department of Agriculture

Note: Missing 2015 and 2016 overpayment data is due to errors in the USDA's reporting. 2017 increase is largely attributable to a change in methodology and measurement practices.

26

+ **Recap:**

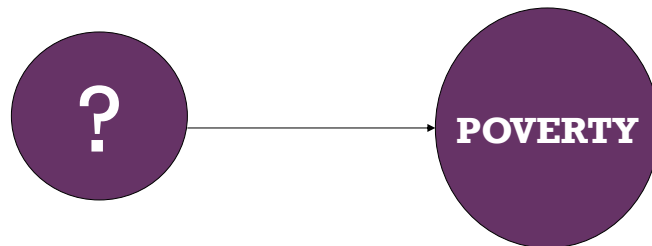
- No clear economic safety net and take-up uneven
- Overall, fragmented and categorical systems to support low-income families
- Organizational culture in some public assistance programs is neither welcoming nor easy to navigate
- Limited access to affordable, reasonable-quality housing
- Very few family-friendly, low-wage jobs; few with adequate benefits; few provide living wage

27

Causes of Poverty: Theories vs. Beliefs

28

What causes poverty?



What do we *think* causes poverty?

29

+ Research Theories on Causes of Poverty

Rooted in the Individual

Rooted in Society

Learned Behavior

Structural Factors
(Institutional &
Systemic Inequities)

Welfare Policy

Human and Social Capital

Pathology/Deviance

Discrimination



30

+ American Poverty Ideology

a.k.a. What we *believe* causes poverty...

- Faith in capitalistic market (“trickle down”)
- Personal responsibility (less government)
- Virtue of work (work as “moral” behavior)
- Anyone can make it (the American Dream)
- Doing harm by doing good (dependency)
- Differential treatment (“deservedness”)
 - Contingent on work
 - Contingent on “moral” behavior

Two Themes: Tendency toward a belief in individual causes of poverty, and a belief that government should have a small role in addressing it.

31

How do our beliefs about the
+ causes of poverty affect our
views about people who are in
poverty?

32

+ Beliefs About Causes of Poverty and Policy/Practice Choices

- | | |
|--------------------------|--------------------------------|
| ■ Rooted in Individual | ■ Rooted in Structural Factors |
| ■ Differential treatment | ■ Universal treatment |
| ■ Less generous benefits | ■ More generous benefits |
| ■ Time limits | ■ Duration tied to need |
| ■ Sanctions | ■ Incentives vs. penalties |
| ■ Administrative burdens | ■ Simple procedures |
| ■ Deflection practices | ■ Outreach/inclusion |

33

+ What Color Box Represents Your Beliefs?

		Causes of Poverty Rooted in:	
		Individual	Society
Government Safety Net should be:	Small	C/D	B
	Large	E	A

34

+ Recap:

- Causes of poverty are complex and have various sources, both individual and structural/systemic
- We (Americans) tend to emphasize individual explanations, despite compelling evidence that larger societal forces are at play, as well.
- Our policy and practice choices are influenced by our beliefs about the causes of poverty

35

Poverty and Child Maltreatment

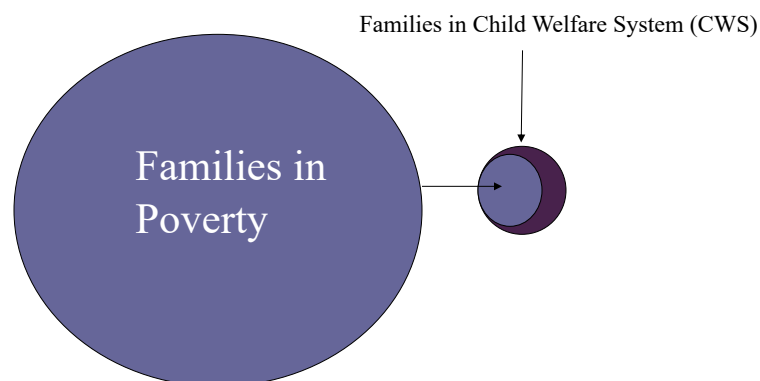
36

+ The Poverty Conundrum in Child Maltreatment Prevention

- Poverty repeatedly shown to be a risk factor for child maltreatment
 - Especially, child neglect, involving 3/4 of child victims of maltreatment
- Line between poverty and neglect sometimes blurred
- Parents and the “can’t win” dilemma
- Yet, longstanding philosophy in child welfare that poverty does not equal maltreatment
 - Children should not be separated from their families “for reasons of poverty alone.”

37

Most Families in Poverty Do Not Maltreat...



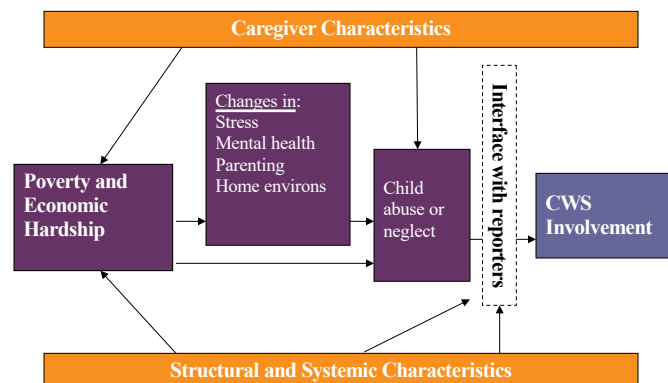
38

+ Some facts about child maltreatment (as measured by CWS involvement)

- Neglect is the most common form of child maltreatment confirmed through a child protective services investigation, affecting three-quarters of all child victims in the U.S.
- Over 60% of child victims are reported only for reasons of neglect.
- Cumulative childhood incidence of child welfare system (CWS) involvement suggest that more than one-third of U.S. children are involved in one or more child maltreatment investigations by age 18.
 - This rate is 53% percent for Black children.
- Nearly 13% of U.S. children are associated with a confirmed maltreatment report during childhood.
- The cumulative childhood incidence of a neglect-related maltreatment investigation is 25%, more than double the cumulative incidence for other forms of maltreatment.
- Certain factors, such as family and community poverty, elevate the risk of CWS involvement during childhood even further.

39

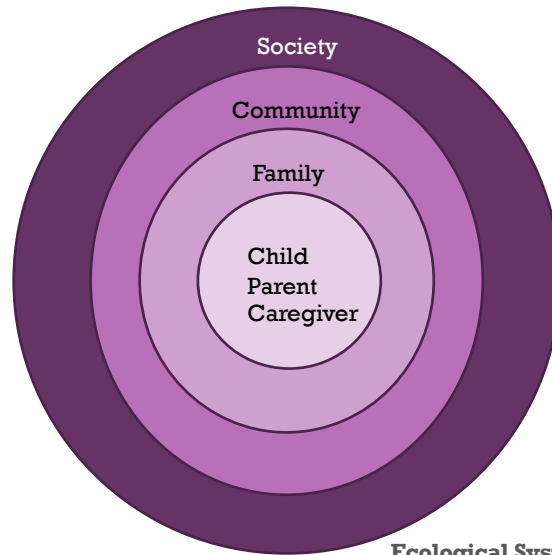
How Might Poverty Matter for Child Maltreatment and Child Welfare System (CWS) Involvement?



40



Common Causal Theory of Child Maltreatment



Ecological Systems Theory

Bronfenbrenner, 1979; Belsky, 1980

41

Parent support groups

Parent-child attachment therapies

Parenting classes

**Central Target of Child
+ maltreatment Prevention:
*Parenting***

Home visiting

Play groups

Respite programs

42

+ The Economic Safety Net as a Child Maltreatment Prevention Tool

- Experimental studies that test whether maltreatment risk changes as income increases or decreases increasingly suggests a causal relationship, e.g.:
 - Fein & Lee (2003): **Delaware randomized welfare reform experiment**
 - Cancian, Yang, & Slack (2013): **WI randomized child support pass-throughs**
 - Berger, Font, Slack, & Waldfogel (2016): **EITC expansions**
 - Raissian & Bullinger (2017): **Increases in state minimum wage**
 - Wildeman & Fallesen (2017): **Decrease in Danish welfare benefits**
- While empirical studies have not yet emerged on whether universal basic income (UBI) or conditional basic income (CBI) programs affect child maltreatment rates, there is a reasonable likelihood that in stabilizing family income (Shaefer et al., 2018), it could have that effect.

43

+ How do we currently address poverty in child maltreatment prevention?

- The U.S. economic safety net has not been traditionally viewed as a preventive tool with respect to child maltreatment.
- Prevention work often involves referring families to other systems for assistance with economic needs.
- Prevention programs that attempt to address economic needs tend to use a case-by-case approach, not a systematic one.

44



Recap:

- In the aggregate, involvement in the CWS has become a normative experience for U.S. children, one heavily associated with child neglect circumstances known to disproportionately affect low-income children, Black children, and Indigenous children.
- Popular theoretical lens for explaining the causes of child maltreatment invokes multiple layers of the environment
- But child maltreatment prevention programs disproportionately focus on the parent or caregiver.
- Evidence that economic supports (including via safety net programs) reduce child maltreatment risk and CWS involvement

45

Poverty-Informed Practice in Child Maltreatment Prevention

46

+ Addressing poverty in child maltreatment prevention

- Systematic interventions to address poverty are not common but should be viewed as a *necessary* component of prevention services.
- Parenting interventions may not work if economic context is in chaos;
- Reflect on our views about the causes of poverty in our efforts to engage and serve clients
- Identify families for whom interventions to address poverty and economic stress are the primary solution for interrupting maltreatment risk.

47

+ What could we change in practice?

- Acknowledge that economic hardships affect parenting
- Inventory economic hardships during service assessment phase
- Listen for sources of economic stress and probe to understand how such stress affects caregiving capacities
- When identified, consider how they translate into risks for children in question
- When identified, probe about the degree of control caregiver has over each hardship
- Understand the benefit systems that families try to access
- Advocate on behalf of families experiencing benefit access barriers
- Make “poverty-informed” decisions

48

+ Perhaps most importantly:

Frontline service providers can help remove the stigma of asking for help with economic stressors by conveying to parents their understanding of the structural root causes of both poverty and child maltreatment, being vigilant in recognizing their own and their clients' positionality and the power imbalances that can undermine effective service delivery and being empathic about the hardships this creates for families. Parents and families need to know that their economic hardship largely stems from a "collective failure to provide" (Blumenthal, 2022).

Blumenthal, A. (2022). Neglect as collective failure to provide for children: Toward a new theoretical approach. *Child Welfare*, 99(3), 31-60.

49

+ Potential Questions to Assess the Extent of Economic Hardship in a Family

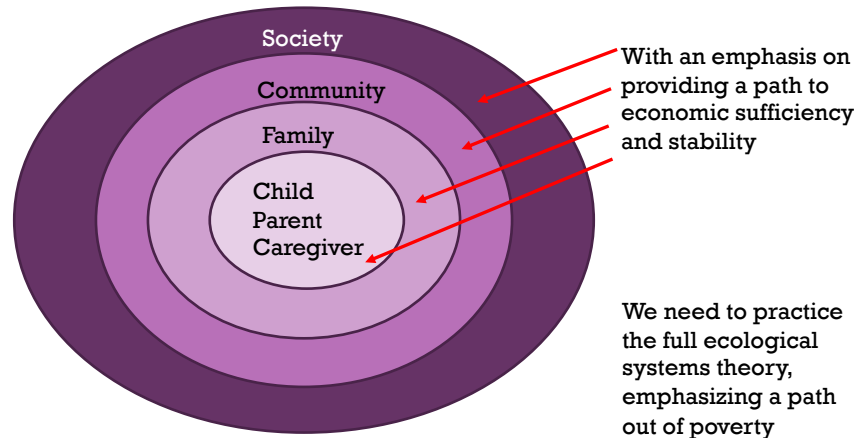
Directions: The following statements are about your economic situation. Please decide to what extent you agree or disagree with each statement and circle the best response.				
	Strongly Disagree	Disagree	Agree	Strongly Agree
ECONOMIC QUESTIONS				
E1. I'm usually able to save a little money from month to month.	4	3	2	1
E2. I can usually afford to pay my bills on time.	4	3	2	1
E3. I can usually afford the cost of feeding my family good, healthy meals.	4	3	2	1
E4. If I suddenly needed \$100 for an emergency, I could come up with it.	4	3	2	1
E5. I feel stressed about my financial situation.	1	2	3	4
E6. I am making good progress with my financial situation.	4	3	2	1
E7. I worry about the stability of my family's housing situation.	1	2	3	4

Source: <https://www.prof2prof.com/resource/family-assessment-strengths-tool-fast>

50

+ Theoretical Framework

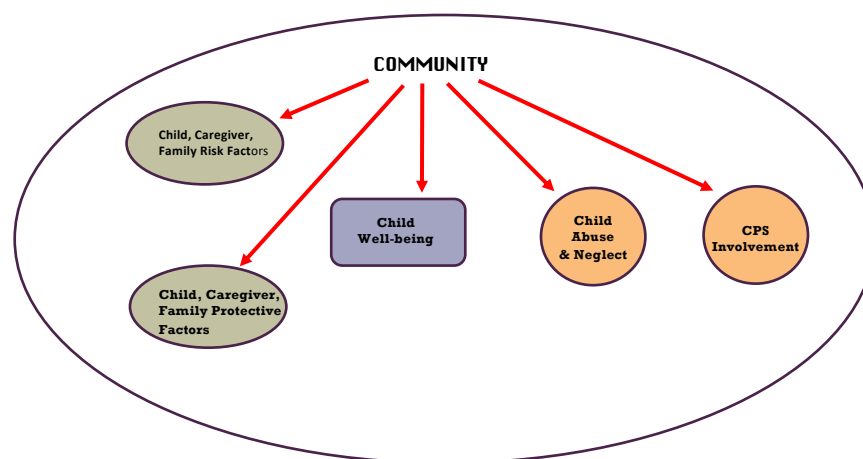
Ecological Systems Theory



Bronfenbrenner, U. (1979)

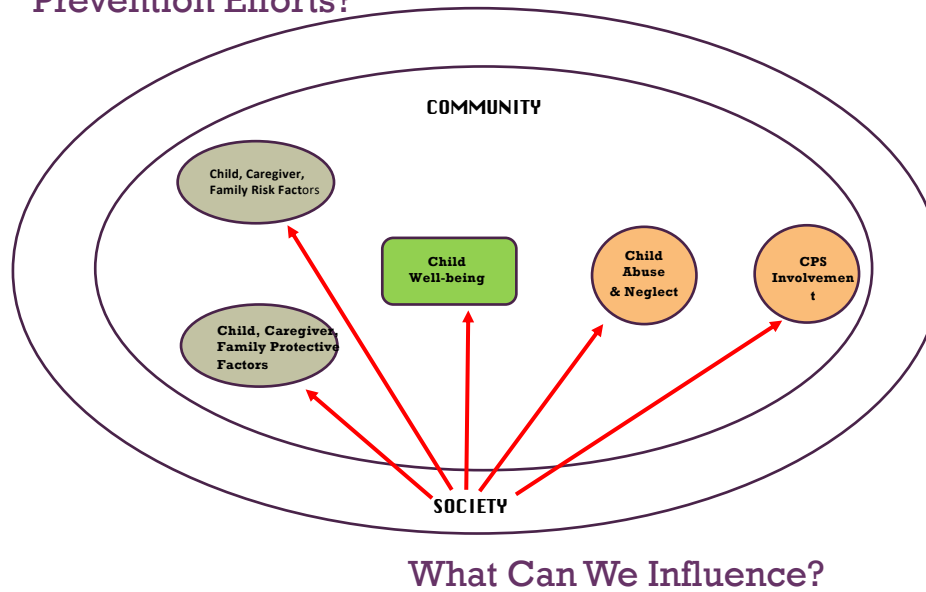
51

How Does My Community Help or Hinder Prevention Efforts?



52

How Do Social Policies, Systems, and Societal Norms & Values Help or Hinder Prevention Efforts?



53

+ Recap...

- Most of our interventions focus on parenting or parent well-being—not economic stressors;
- Attending to poverty in our prevention efforts widens the scope of the social-ecological framework;
- Systematic interventions to address poverty are not common, but should be viewed as a necessary component of prevention services;
- Important to identify families for whom interventions to address poverty and economic stress are the primary solution for interrupting maltreatment risk.
- Self-reflect on our beliefs about causes of poverty and how they affect our interactions with and assumptions about our clients

54

+ Takeaway thought.....

55

*“There’s a fine line between
parental neglect of children
and societal neglect of
families.”*

■ Teresa Rafael, Executive Director of the
National Alliance of Children’s Trust Funds