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How do economic supports benefit families and communities?

Access to the basic necessities of life is fundamental to the safety, well-being, and success of every family. Tangible resources — such as housing, food, and health care —strengthen families and communities by avoiding and de-escalating crises, reducing parental stress, and ensuring children have the material items they need to thrive. Research on the use and effects of providing economic supports — and how they can prevent families from coming to the attention of a child protection agency — continues to grow. Studies show that supporting families to access and receive adequate and effective economic supports can prevent family separation, decrease time to permanency for children who have been removed from their parents, decrease the risk of subsequent abuse or neglect, and enhance child and family well-being. This issue brief outlines key themes emerging from this research base, as well as ongoing areas for further study.

"There are so many barriers to even knowing about or getting the support you need. You have to prove yourself worthy, and it's a very dehumanizing experience. When families are told they can have this, but not that, it keeps them down. It keeps them in poverty and prevents them from having what they need to care for their children."

—Dee Bonnick, Parent, National Family Engagement Consultant, Education Advocate, and Social Justice Practitioner, Connecticut

Child protection agencies are not positioned to eradicate poverty, but they can initiate and help drive community-based strategies, connections, and collaborations that offer economic supports to address families' basic needs, which is a key component to keep children and families safely together. These include housing supports, food assistance, financial supports to pay for material resources like clothing and transportation, employment assistance, early care and education services, legal services, and medical and behavioral health care.

The need

Nearly two-thirds (64.1%) of the children found to be victims of child maltreatment in federal fiscal year 2023 were victims of neglect alone³. Additionally, the latest federal analysis of adoption and foster care data show neglect as the primary reason associated with removal in 62% of cases. Studies show that children from households with fewer resources are three times as likely to be substantiated for abuse and about seven times more likely to be substantiated for neglect than other children.⁴ Concentrated poverty in communities also has been associated with increased rates of child abuse fatalities.^{5,6} While a large proportion of the families involved with child welfare have a neglect allegation,^{7,8,9,10} the child welfare system response often is not effective at distinguishing between intentional harm (such as a refusal to provide food and water for one's child) and harm resulting from a lack of access to adequate food, housing, and other material resources. The latter conditions are the consequences of structural and social factors beyond a family's control, such as poverty, systemic and structural adversities that exist within their neighborhood, racism, and additional forms of discrimination.

As one of several outside social conditions that pose challenges to families, poverty ought never be confused with neglect. Neglect is defined as the willful withholding of resources from a child. Poverty alone does not constitute neglect and is not a rationale for child welfare involvement. Much has been written about the conflation of poverty with neglect, and about caseworker and community member biases about families that are poor, which may impact levels of surveillance and likelihood of involvement with the child protection agency, including placement into foster care.

A main focus in improving the safety and well-being of America's children should be on providing their families access to economic supports that address poverty-related challenges. These supports will help families thrive and keep children safe, thereby eliminating unnecessary intrusion into their lives from the child welfare system.

Attending to the underlying causes of neglect after it occurs is not an effective solution. Child welfare leaders must proactively identify, take advantage of, and forge opportunities to partner with communities and across government agencies to leverage the availability and accessibility of economic supports that improve the health, safety, and well-being of children and families — thereby helping to prevent child maltreatment in their communities.

Systemic and institutionalized racism, classism, and other pervasive and deep-rooted discriminatory policies have led to the inequitable distribution of resources and low-quality support services for children and families of color. Child poverty rates are much higher for Black children (30%) and Latino children (22%) when compared to the national average (16%) and white children (10%). Black and American Indian/Alaska Native children continue to enter foster care at much higher rates than white children and experience negative outcomes as a result, including longer lengths of time spent in foster care, less placement stability, and lower rates of reunification. 14,15,16

Studies also show that immigrant families, particularly Latinos, <u>face numerous barriers to accessing economic supports</u> due to issues related to immigration status, language barriers, and a lack of culturally appropriate services and interventions. These issues are exacerbated when one or more of the caregivers is undocumented. For example, in a study of over 500 child welfare cases that involved Latino immigrants, only 17% of families referred for a service ultimately received the needed support, and undocumented parents were even less likely to receive assistance for economic supports given their legal status.¹⁷

Parental stress itself is a barrier to family stability

It can be challenging for families to effectively engage in any parenting or treatment services when they are hungry, sick, stressed, or overwhelmed with worry about an uncertain future. Scarce economic resources can prevent children and their parents from having access to basic necessities. They may be forced to endure substandard accommodations and services (such as inadequate or unsafe housing or poor-quality child care), making it difficult to achieve emotional and psychological stability, and to develop positive interpersonal connections, healthy parenting techniques, and strong family and community networks. According to Maslow's Hierarchy of Needs, if basic needs are not met, the human body cannot function optimally, with all other needs becoming secondary.¹⁸

An effective response

The child welfare system was not designed to focus on — or be solely responsible for addressing — the profound issues associated with economic hardship. Helping families address basic needs, however, is an effective way to prevent child maltreatment and involvement with child welfare, and is in keeping with the social determinants of health and the widespread understanding that children must be supported within the context of their families, and families within their communities and cultures.

Many child protection agencies currently provide financial assistance for basic needs, including rent and utility assistance, and vouchers for furniture and clothing. However, this financial support usually is considered to be emergency assistance, offered on a one-time basis, based on staff discretion and provided only to a limited number of



families — and often only after they agree to open a case with the child protection agency, which results in additional surveillance. Given the substantial needs of most families that are low-income, short-term investments such as a one-time rental subsidy may be sufficient to temporarily stabilize families but will neither help achieve the economic stability needed to support their long-term well-being nor make up for the years of disinvestment that has occurred in many communities across the country.

Partnerships between child protection and other public agencies and private entities that offer economic supports are essential to prevent child maltreatment, particularly neglect, and should be seen as vital tools

in communities for supporting child and family well-being. Some child protection agencies have found success providing economic supports as part of their differential response programs, noting that doing so results in fewer removals of children and subsequent reports of neglect. Moreover, because the needs of individuals and families often are vast and spread beyond a single program or an organization's service boundaries, a coordinated approach from multiple systems is required to address the full range of families' needs. Effective coordination may be even more critical in rural communities, where resources may be more limited.

Emergency supports from community partners

Place-based, community-specific support services — such as <u>family resource</u> <u>centers</u> and crisis nurseries — provide and connect families to emergency supports, offer ongoing assistance to address basic needs, strengthen parenting skills, and build social connections.

"Often families are given Band-Aids rather than support to address the root cause. A huge part of effectively providing economic supports is offering an opportunity to learn, to connect with resources that can help a family plan for the future."

—Keith Lowhorne, Relative Caregiver and Chair, Grandparents as Parents, Alabama Foster and Adoptive Parent Association

Housing supports

The U.S. Department of Housing and Urban Development's January 2024 point-in-time estimate of homelessness indicated that more than a quarter-million (259,473) people experiencing homelessness were in families with children — an increase of 39% from the January 2023 count and the largest number recorded since data collection began. Unstable and unsafe housing conditions have been found to increase children's exposure to violence, neglect, and social isolation, and lead to poor educational outcomes throughout life.20 Homelessness also is associated with a lack of basic needs, experiences with trauma and violence, substance use disorder, mental health issues, and high levels of parental emotional stress.²¹ Children without stable housing are more likely than their housed peers to have moderate, severe, and chronic health problems, and less access to medical and dental care. When children experience homelessness during their first five years of life, they are more likely to experience developmental delays and suffer from poor education and low well-being outcomes. Families that experience homelessness also have higher rates of interaction with the child welfare system. including substantiations of maltreatment and out-of-home placements.²² Several studies indicate that housing stress is associated with an increased likelihood of caregiver or child self-reported maltreatment, CPS reports, investigated and substantiated CPS reports, out-of-home placements, and maltreatment death.²³ Homelessness also may keep families engaged in the child welfare system for longer periods of time, as a lack of stable housing may prevent reunification.²⁴

To combat homelessness and its consequences, a broad — albeit under-resourced and under-available — continuum of housing services exists for families experiencing homelessness, ranging from time-limited temporary housing programs like emergency shelters and transitional housing, to more permanent housing options like Rapid Re-Housing and Section 8. Although these services aim to shelter families and mitigate the adverse experiences associated with homelessness, supportive housing programs that include affordable housing combined with on-site wraparound services have been shown to be effective in the long term for families experiencing homelessness, including both transitional and permanent supportive housing. Services such as employment assistance, mental health counseling, substance use disorder treatment, and connections to public assistance programs like the Supplemental Nutrition Assistance Program (SNAP) and Medicaid, have been found to be important supports for families when inadequate housing threatens an out-of-home placement or a delay in reunification for children already placed in foster care. Housing affordability has also been found to be associated with reduced risk for psychological and physical maltreatment. Experiencing homelessness and transitional housing threatens.

Food assistance

In 2023, <u>7.2 million children</u> lived in households in which they, along with adults, were food insecure. Food insecurity increases parental stress, which can increase the likelihood of maltreatment and negatively impact children academically and socially.^{27,28} The federal Supplemental Nutrition Assistance Program (SNAP) provides cash benefits to households with low incomes for purchasing food, thereby enabling other household income to be spent on additional needs. Research has shown that <u>SNAP benefits</u> <u>decrease family poverty</u>, as well as poverty among children, and that <u>participation in SNAP or the federal Supplemental Nutrition Program for Women, Infants, and Children (WIC) is associated with a lower risk of reports of maltreatment.²⁹ Additionally, state policies that increase the number of families</u>

eligible to receive food assistance may contribute to reductions in CPS-investigated reports. These policies include elimination of the asset test for SNAP eligibility and/or an increase in the income limit for SNAP eligibility.³⁰ Applying for SNAP can be a complicated, time-consuming, and lengthy process, and not all families that are food insecure qualify. Quickly identifying and connecting families to community resources, including food banks and food pantries, is also an essential support.

Financial supports

Unanticipated events and expenses can result in significant crises for families with limited access to financial resources. While public benefits like housing and food assistance can help support families, cash assistance also may be needed to address their day-to-day and immediate needs, such as car repairs or other transportation resources. Cash assistance also equips parents to respond promptly to needs as they arise — particularly when coupled with opportunities to engage in financial literacy education — instead of at a crisis point that requires public service intervention, which can be stigmatizing.

Tax credits

The National Academies of Sciences, Engineering, and Medicine identifies the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) as two financial supports that can reduce child poverty and be used to help families with low incomes make ends meet. In 2021, the EITC and CTC together lifted 9.6 million Americans above the poverty line.³¹ Both tax credits have also been proven to decrease the risk of child welfare involvement for families. A 2022 study found that the EITC and CTC were associated with lower state-level rates of child maltreatment reports. For each additional \$1,000 in credits, state-level rates of reported child maltreatment declined by 5% in the weeks following the refund payments.³²

Another study found that foster care entry rates decreased by 7.4% annually in states with their own EITC, compared to those without one.³³ Research also has shown that compared to states without a state EITC, those with a *refundable* EITC (that is, recipients receive cash refunds when their tax liability is less than the amount of tax credit) had 11% fewer children entering foster care (controlling for race/ethnicity, child poverty, education, and unemployment), and that if states without an EITC implemented a refundable EITC, they would experience an annual reduction in foster care entries of nearly 50 per 100,000 children. Increasing state EITC benefits can also make a difference. One study found that a 10 % increase in benefits led to fewer reports of neglect.³⁴ Additionally, CTC-advanced payments provided during the COVID-19 pandemic led to a reduction in child abuse and neglect-related emergency department visits in the days following receipt of the payments.³⁵ A diverse set of public and nonprofit agencies have deepened investments dedicated to informing parents about EITC and CTC credits and assisting them to apply.

Child support payments

Child support is designed to ensure that children receive financial support from noncustodial parents to ensure their basic needs are covered. Research has shown that child support payments can help reduce child protection agency involvement with families. One study on the differences in the amount of child support received by Temporary Assistance for Needy Families (TANF) participants found a causal relationship between a modest increase in child support and a reduction in reports of child maltreatment. The experimental group, which received on average \$100 more per year in child support than the control group, was 10% less likely to be formally investigated by child protective services.³⁶

Although helping families obtain child support can decrease maltreatment risk, child protection agencies need to carefully consider, analyze, and address how their child support referral polices might affect families. Traditionally, child protection agencies have partnered with child support agencies to locate noncustodial parents who could potentially serve as placement options. Some child protection agencies also work with child support agencies to locate noncustodial parents in order to establish child support orders or enforce them. Recent research indicates that requiring custodial parents to pay child support and/or redirecting a parent's child support income to the child protection agency to offset the cost of foster care (which is common throughout the U.S.) can result in a substantial loss in resources for families.

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Estimates from Wisconsin suggest that a \$100 increase in the monthly child support order to offset the cost of foster care is associated with a 6.6-month delay in family reunification or other permanency options for a child.³⁷ Taking child support from families already involved with the child welfare system can create financial hardship and significantly increase a child's length of stay in foster care.

Cash assistance benefits

The TANF program offers flexibility to states and tribes to provide supports to income-eligible families with children, including temporary financial support, employment assistance, and sometimes child care. These services are critical economic supports for many families and have been associated with improved child outcomes. Research shows that states with policies restricting access to TANF are linked to increases in child maltreatment and foster care placements.³⁸

Guaranteed income

In 2019, **Stockton, Calif.**, began testing a universal basic income project to better understand the economic floor needed to obtain basic necessities for families and test solutions for eradicating poverty and inequality in the U.S. As part of the <u>Stockton Economic Empowerment Demonstration</u>, 125 residents received \$500 a month for 24 months without any restrictions. <u>An evaluation of the project</u> indicated that recipients had less stress and anxiety, more family stability, stronger social networks, and fewer incidences of homelessness and skipped meals than their counterparts who did not receive the guaranteed income. The Eastern Band of Cherokee Indians has had a similar guaranteed income program since 1997, with similar positive results. <u>Additional communities</u> also are exploring the benefits of a guaranteed income program.

A study of the Alaska Permanent Fund Dividend, which provides payments to all residents, estimates that an additional \$1,000 cash payment to families in the first few months of a child's life reduces the likelihood of referrals to CPS for neglect by 10%, and referrals for physical abuse by 30%. It also reduces the likelihood of a child death by age 5 by about 30%. ³⁹

Despite serving many of the same families, TANF programs and child protection agencies historically have not worked in partnership with one another, which has led to conflicting program requirements, such as uncoordinated case plans that force parents to choose to be in compliance with one case plan over the other. Partnerships between public welfare and child protection agencies can take many forms and have the potential to effectively support families with complex needs. In 2000, 13 counties in California started developing partnerships between their TANF and child protection agencies under the Linkages project to improve outcomes for children. The counties tested different mechanisms for strengthening coordination including ongoing cross-agency and family meetings, linked case planning that allowed requirements from one system to satisfy requirements from another, co-locating services, and coordinating case plans for dually served families. By 2006, California, along with four other jurisdictions, were able to expand this work through Children's Bureau discretionary grants.

Employment assistance

Employment assistance is a critical support for individuals and families that experience economic disparities and hardships, as unemployment is associated with a host of negative factors including poverty and child welfare involvement. One-stop career centers are designed to increase the effectiveness of job-training services through co-location and seamless supports. They provide a full range of services to promote employment, including resume and cover letter support, education and training services, job search and placement assistance, career counseling, mock interviews, and resources for interview attire and transportation. Evaluations of one-stop career centers indicate that the centers provide a multitude of meaningful services to job seekers, and some job development programs have been found to increase participants' earnings. Collaborative approaches can strengthen outcomes for participants by leveraging the resources of each involved agency and integrating case planning.

Early care and education services

Nearly half of <u>confirmed cases of child maltreatment</u> in federal fiscal year 2023 were children age 5 or younger. Maltreatment at any age is harmful, but the consequences for young children are more significant, including an increased likelihood of severe injury and death.⁴¹ Because 90% of a child's brain is formed before age 5, maltreatment to young children introduces trauma during critical periods of brain development, which can have long lasting effects.⁴² <u>High-quality early care and education (ECE) programs</u> are proven strategies to mitigate the risk of maltreatment and promote the well-being of young children, yet are underutilized for children who come to the attention of the child welfare system.⁴³

Many studies that examine the relationship between ECE and child maltreatment outcomes focus on Early Head Start and Head Start programs. A national randomized trial study found that, compared to a control group, children who attended Early Head Start were less likely to have an encounter with child welfare between the ages of 5 and 9, had fewer subsequent child welfare encounters from age 5 onward, and were less likely to have substantiated physical or sexual abuse. A recent study also found that child welfare-involved children who received Head Start services were 93% less likely to be placed in foster care than children who did not receive any ECE services.

There are many ways that Head Start programs may mitigate the risk of child maltreatment, including: providing respite care to caregivers; linking families to services for basic needs such as housing, food, and health care; helping parents increase their knowledge of appropriate developmental expectations and discipline; and supporting employment and educational opportunities for caregivers, which increases economic resources for the family and reduces family stress. Despite the potential benefits of participating in Head Start programs and the federal government's support of ECE-child welfare partnerships, research shows that less than one-third of young children under child welfare supervision who are still in their parents' care are enrolled in any type of ECE program. ⁴⁶ Given that Early Head Start and Head Start programs provide comprehensive child development and support services to families that are low income, and child welfare-involved families are eligible for no-cost Head Start services regardless of income, these programs are particularly well poised to support child and family well-being.

Quality child care is also an essential service to support families that are low income. Over 65% of women with children 5 years old and under are in the labor force, yet a significant number of families do not have access to affordable, high-quality child care that is supportive of their work schedules. The high cost of quality child care forces some parents out of the labor market or requires that they settle for lower quality care. While many families meet federal and state requirements for child care subsidies, including through TANF, limited child care funding means subsidies are not available to all eligible families. Nevertheless, when child care subsidies are available, they are associated with greater ECE participation, which can be instrumental in preventing child abuse and neglect. A 2022 study found that states with more generous childcare subsidy income eligibility had lower child physical abuse and neglect referral rates among children from birth to age 5.47 Another study found that children who remained in their parents' home were more likely to have received child care subsidies, compared to those placed in foster care.48 Another study found that mothers in low-income households who received child care subsidies experienced significantly reduced stress related to parenting and were less likely to have been involved in an investigation for a report of neglect.49

"Make sure supports are designed with the family in mind. Sometimes policies unintentionally discriminate against families with low incomes and create unnecessary barriers or challenges. Standard day-care rates are an example of this, with large penalties for time spent in child care beyond nine hours. For parents relying on public transportation, it may be impossible to avoid these fees, and they can be detrimental to economic stability."

—Gloria Torma, Resource Caregiver, Nevada

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Legal services

Legal services also provide a pathway for families to address other basic needs. In general, quality legal assistance for families facing subpar housing, denial of public benefits, domestic violence, or other issues that may compromise their health and well-being is often out of reach due to exorbitant legal fees. Some jurisdictions, however, have developed <u>legal advocacy support for families</u> and <u>early access to counsel</u> to prevent children from unnecessarily entering or remaining in foster care.

Through medical-legal partnerships, lawyers provide families with a wide array of legal assistance, including: examining health care billing issues; enforcing workplace rights; providing housing and eviction assistance; establishing guardianships for children and resolving other custody issues; and providing assistance with issues related to immigration status. Medical-legal partnerships like Project DULCE in Boston have identified reducing child maltreatment as a top goal. A randomized control trial demonstrated that Project DULCE participants had significantly more success in obtaining economic supports including food, housing, and cash assistance with utilities, decreasing their risk of child welfare involvement. The support of th

Optimizing decision-making and problem-solving

Families involved with the child welfare system often face high-stress situations, particularly as they navigate the legal system. When parents arrive at dependency court feeling hungry or malnourished, their ability to effectively engage may be compromised. Protein for All was established to ensure parents have access to nutritious foods to optimize their decision-making and problem-solving, and to decrease the symptoms of primary and secondary trauma. Cradle to Crayons in Maricopa County, Ariz., implemented this program as part of an effort to create a culture of dignity and respect in dependency court.

Medical and behavioral health care

Research has consistently demonstrated that children and families in low-income households have a higher risk of multiple chronic medical health conditions and behavioral health challenges, when compared to the general public. For families with children who have significant health care needs, the cost of care may be a contributing factor to economic instability. Many families, children, and young people (up to age 26) currently and previously involved in the child welfare system are eligible for Medicaid services, which can greatly increase their ability to seek needed medical and behavioral health services. Research shows a reduction in the rate of children reported for neglect in states that opted to expand their Medicaid programs versus those that did not. This evidence speaks to the importance of close collaboration between the child welfare system and Medicaid. Some states, such as New Jersey, have been able to support cross-agency collaboration between child welfare, Medicaid, and behavioral health through a Children's System of Care, which includes Mobile Response and Stabilization Services for families experiencing a crisis. This collaboration addresses the needs of at-risk and system-involved families, supports reunification, and reduces the likelihood of re-entry into the child welfare system.

Home visiting programs are one of the most studied interventions for addressing medical and behavioral health needs for families, as well as for preventing child abuse and neglect. Home visiting services often are used to reach higher-risk families to deliver a range of health, parenting, and prevention services in their homes. While not all have been found to improve the health and well-being of children and families, long-studied home visiting programs like Nurse-Family Partnership have been shown consistently to improve long-term outcomes for families, and may include economic supports like employment or educational assistance for mothers involved in the program.

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"The bare minimum is no longer enough, and research shows that people of color make up a disproportionate percentage of the population that experiences poverty and other negative factors linked to low socioeconomic status. We can't just continue to debate about temporary fixes. We must provide ways to achieve long-term solutions."

—Aliyah Zeien, Foster Care Alumnus, State Youth Ambassador, Louisiana

Looking ahead

Studies examining the potential reduction of child abuse and neglect when economic supports are provided to families are starting to emerge and contribute to our understanding of the effectiveness of these supports and associated programs and approaches. Research looking across programs and policies suggests that combinations of interventions may hold particular promise. For example, a recent simulation of the impact of just three of 10 proposals in the National Academy of Sciences' Roadmap to Reducing Child Poverty – a child allowance plus expansions to the EITC, SNAP, and the federal minimum wage – would result in a 11% to 20% annual reduction in CPS investigations and a substantial reduction in racial disproportionality in CPS involvement.

More <u>culturally inclusive research</u> and evaluation is also needed. Additional studies — with data disaggregated by race and ethnicity — will be critical to expanding the knowledge base and in determining whether economic supports can be elevated to an evidence-based intervention to prevent child maltreatment and entry into foster care.

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¹ This brief, originally published February 15, 2022, has been updated to reflect more recent research publications. The content of this brief was informed by consultation with members of the Knowledge Management Lived Experience Advisory Team in May 2021. This team includes youth, parents, kinship caregivers, and foster parents with lived experience of the child welfare system who serve as strategic partners with Family Voices United, a collaboration between FosterClub, Generations United, the Children's Trust Fund Alliance, and Casey Family Programs. Members who contributed to this brief include Dee Bonnick, Keith Lowhorne, Gloria Torma, and Alivah Zeien

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