

Child and Family Well-being System: Economic & Concrete Supports as a Core Component

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What are Economic & Concrete Supports?

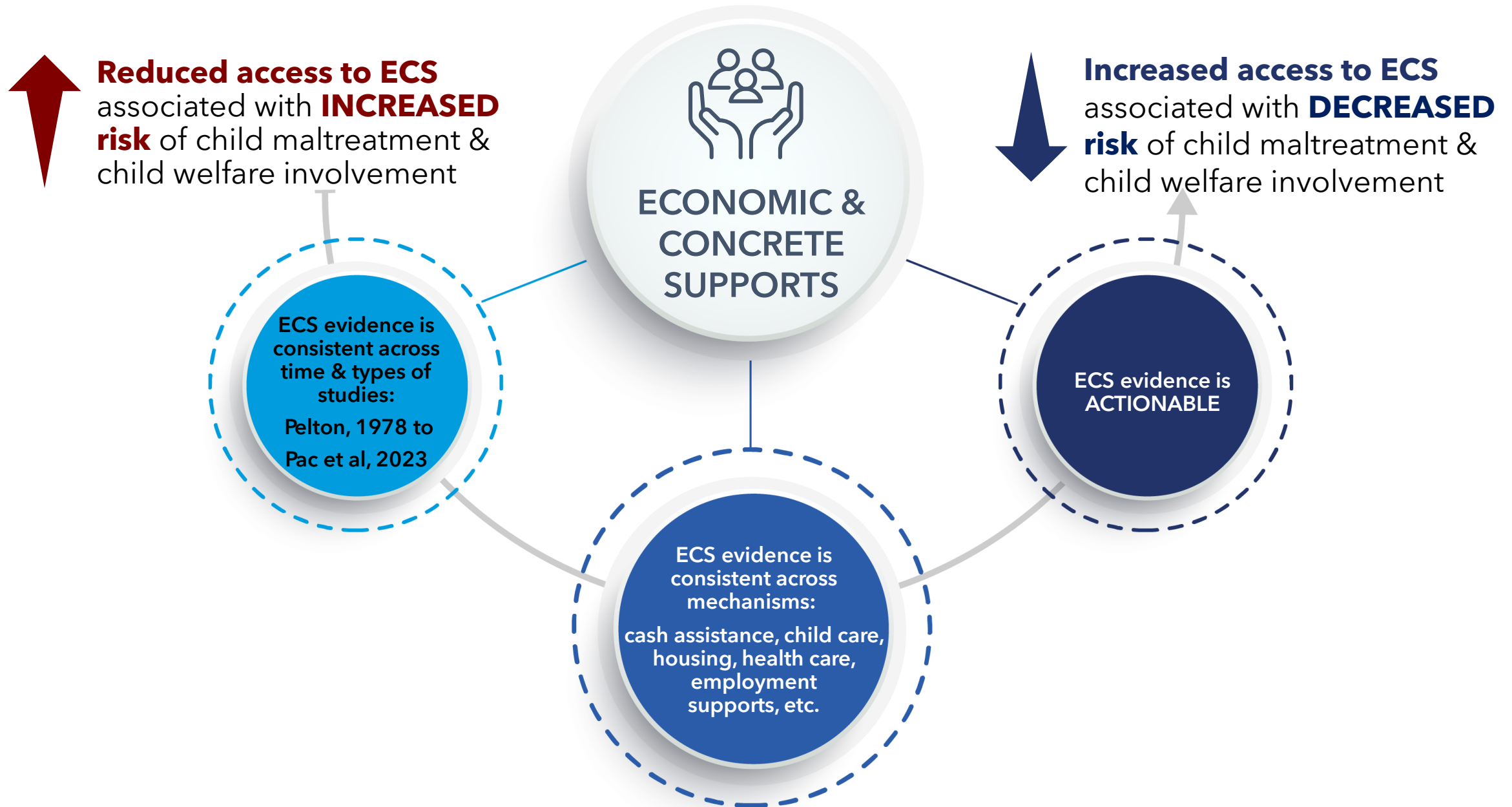
Some examples include:

- ❖ Cash assistance
- ❖ Emergency funds
- ❖ Direct cash transfers
- ❖ Earned Income Tax Credit
- ❖ Child Tax Credit
- ❖ TANF benefits
- ❖ Employment
- ❖ Income

- ❖ Flexible funds
- ❖ In-kind benefits
- ❖ Child care
- ❖ Housing supports
- ❖ SNAP
- ❖ WIC
- ❖ Medicaid
- ❖ Unemployment benefits

- ❖ Legal support
- ❖ Rental assistance
- ❖ Utility assistance
- ❖ Furniture & equipment
- ❖ Transportation
- ❖ Food
- ❖ Clothing

Economic and Concrete Supports (ECS): An Overview



Context Matters:

Impact of Historical & Contemporary Policy Choices



Economic Hardship



Fragmented Human Service System




Deficit-Based Rigid & Piecemeal Policies



Mandated Reporting Laws



Disparate Access to & Lack of Sufficient Economic & Concrete Supports



- Overloaded & Destabilized Families
- Unmet Service & Support Needs
- High Rates of Reported Neglect
- Activation/Deployment of Authority to Investigate & Remove Children
- Child Welfare Involvement

Potential Policy & Fiscal Framework

Macro-economic policies

Cross-sector shared responsibility for preventing the activation and deployment of CPS & foster care

Mandated supporting



53%

of child-welfare involved
families in California earn <
\$1,000 per month

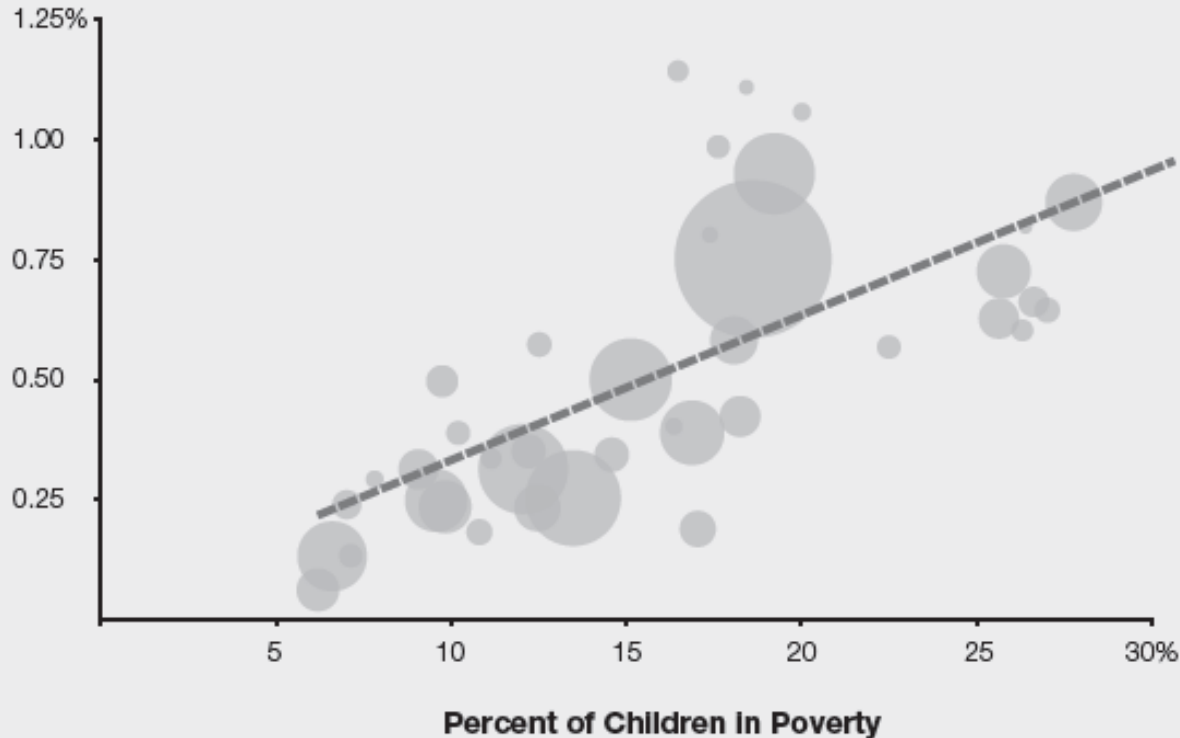
(estimate for 2023-24 for a family of 4)



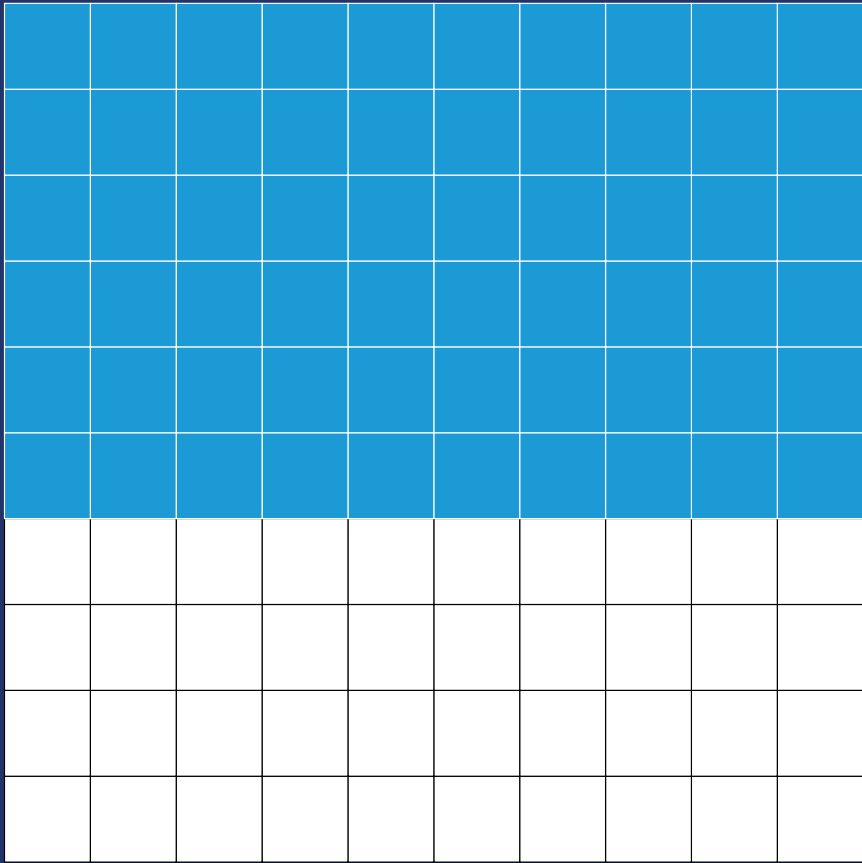
California: Child Welfare System Involvement & Poverty Are Strongly Correlated

Relationship Between Poverty and Foster Placements Across California Counties

Percent of Children in Foster Care



- Families experiencing poverty are **more likely** to be impacted by the child welfare system
- Across California, foster placements by county **increase as the rate of poverty increases**



60%+

of substantiated CPS responses nationally involve **neglect only**

...and provision of economic & concrete supports is associated with decreased risk for *both* neglect and physical abuse

California: Narrowing the Definition of Neglect

[AB 2085](#) (2022)

Limits the definition of **neglect** for the purposes of mandated reporting requirements:

- Only includes circumstances where child is at **substantial risk of suffering serious physical harm**
- Excludes a parent's **economic disadvantage**

[SB 1085](#) (2022)

Prohibits children from being removed solely due to **family homelessness or poverty**, including inability to provide clothing, home repair or child care



Material Hardship Increases Risk for Child Welfare Involvement: **Both Neglect & Abuse**

If low-income families experience at least one material hardship

- ~3x higher likelihood of neglect investigation
- ~4x higher likelihood physical abuse investigation

If low-income families experience multiple types of material hardship
(after experiencing no hardships)

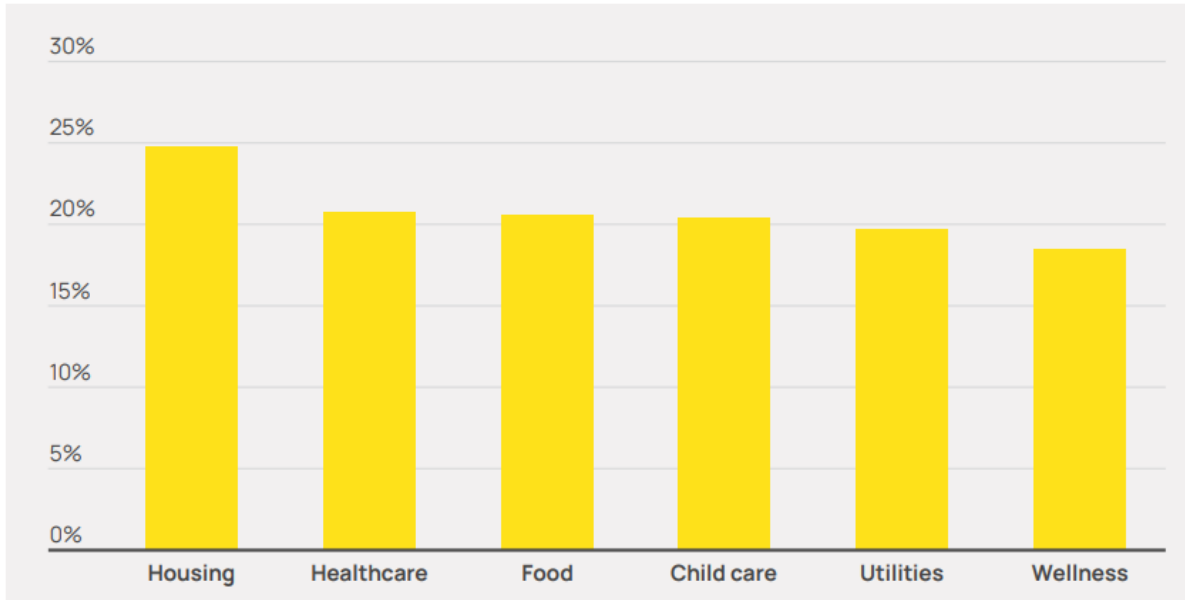
- ~4x higher likelihood of CPS investigation
- ~7x higher likelihood physical abuse investigation

(Yang, 2015)

**Dimensions of material hardship in this study included: food, housing, utilities & medical hardship*

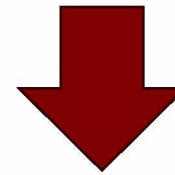
California: Half of Parents with Young Children Experience Material Hardship (2023)

Percent of parents who reported hardship, by type of basic need

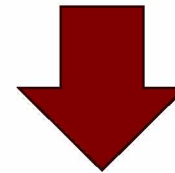


- **25%** of California households with young children are facing **housing hardship** (both rent & mortgage)
- **1 in 5** reported difficulties paying for healthcare, food, child care & utilities

HALF OF CALIFORNIA PARENTS WITH YOUNG CHILDREN ARE HAVING DIFFICULTY PAYING FOR BASIC NEEDS



75% OF PARENTS SURVEYED REPORTED EXPERIENCES OF EMOTIONAL DISTRESS



75% OF PARENTS REPORTED THEIR CHILDREN ARE EXPERIENCING EMOTIONAL DISTRESS

California Voices

The RAPID-California Voices Project has heard from more than 3,000 households across the state so far. This fact sheet includes data from monthly survey responses from November 2022 to May 2023.

([RAPID](#), 2023)

California:

Reach & Disparities in Child Welfare System Involvement



More than a quarter of all children born in California are investigated by CPS for alleged maltreatment *(based on 1999 birth cohort)*

- **Black & Native American children** experience CPS involvement at **more than 2x rate** of white children
 - Approximately **half** of all **Black** (46.8%) & **Native American children** (50.2%) are investigated at least once by CPS
- **Black & Native American children** are placed into foster care at **more than 3x rate** of white children

Economic & Concrete Supports:

A Race Equity Strategy to Address Disparity & Disproportionality in Child Welfare

Poverty & economic hardship puts families at **increased risk of child welfare involvement**

Economic & concrete supports to stabilize families and prevent child welfare involvement may be a mechanism to **reduce racial disparities**

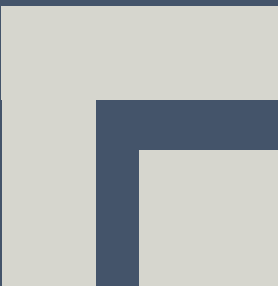


Due to systemic inequities, families of color are **more likely to experience economic hardship** & this may contribute to their disproportionate child welfare involvement

Disproportionality and disparities are due to racism both internal and external to the child welfare system (Dettlaff, 2020)

Evidence:

Relationship between Economic & Concrete Supports
and Child Welfare Involvement



Decreased Access to Economic & Concrete Supports Is Associated with Increased Child Welfare Involvement



Reduced
TANF
benefits



Reduced income
& negative
earnings shocks



Lack of
child care



Reduced
employment

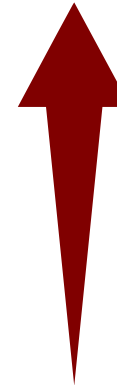


Lack of
stable
housing



Increased
gas prices

=

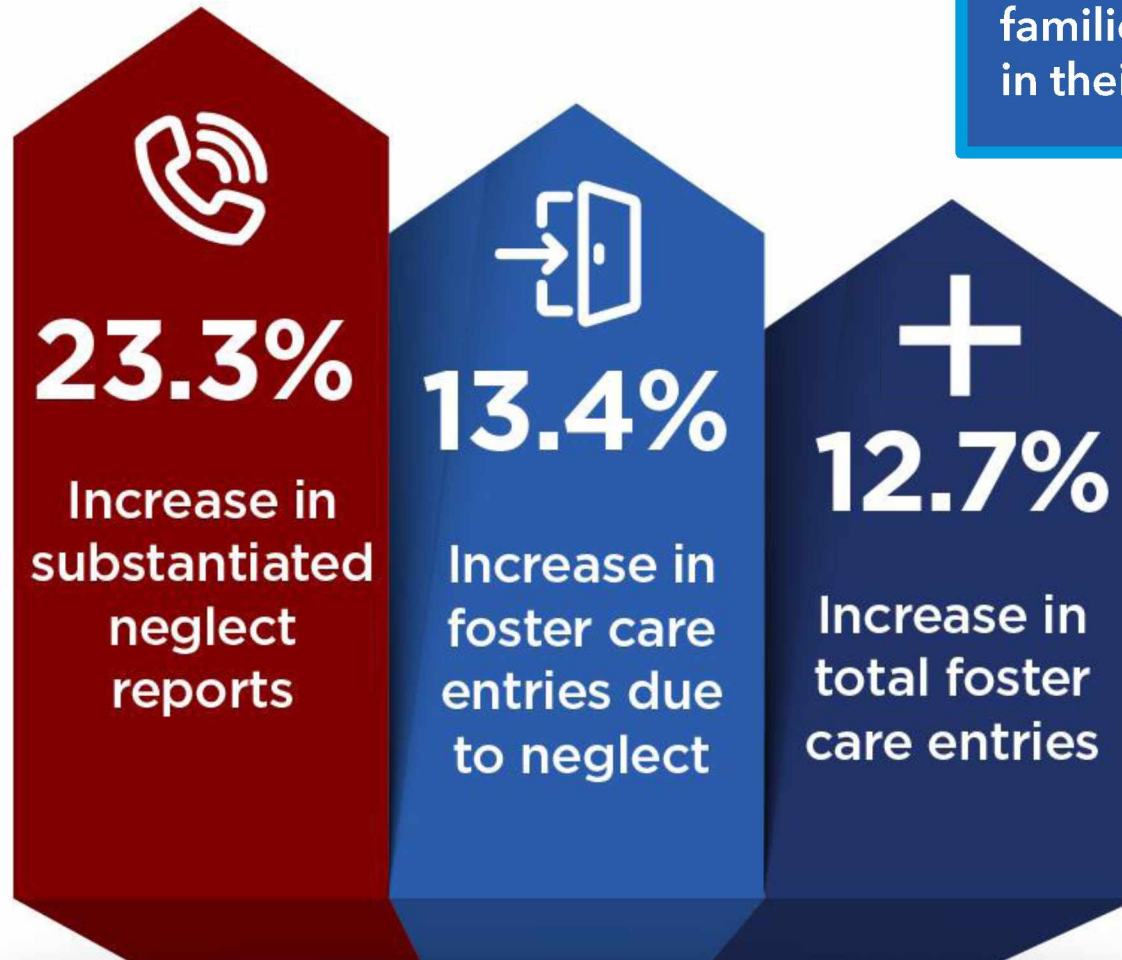


**Increased risk
for child welfare
involvement**

Lack of Access to Temporary Assistance to Needy Families (TANF)

Reminder: The first statutory goal of TANF is to provide assistance to needy families so that children can be cared for in their own homes or with relatives

States that imposed total benefit loss as the most severe sanction for not meeting TANF work requirements:



In FY 2022, up to \$6.5 billion in federal TANF funds were being held in reserve by states

California's unobligated balance = \$0

Lack of Access to Child Care

- For every additional child care concern reported by families receiving TANF, the **risk of supervisory child neglect increases by 20%**
- Mothers entering substance use treatment who have difficulty securing child care are **82% more likely to self-report child neglect** (*compared to mothers entering treatment who don't have this difficulty*)
 - Difficulty finding child care was a stronger predictor of maternal neglect than almost any other factor measured in this study, including mental health & severity of drug use



(Yang, 2016)

(Cash, 2003)

Increased Access to Economic & Concrete Supports (ECS) Is Associated with Decreased Risk for Child Welfare Involvement

Macroeconomic Supports



- Unconditional cash transfers
- Tax credits (EITC & CTC)
- Employment
 - Minimum wage
 - Paid family leave
 - Unemployment benefits

Concrete Supports



- Healthcare (Medicaid)
- Home visiting with ECS
- Child care & pre-K
- Housing

Public Benefits



- Overall state spending on benefits
- TANF
- SNAP & WIC

Child Welfare Interventions with ECS

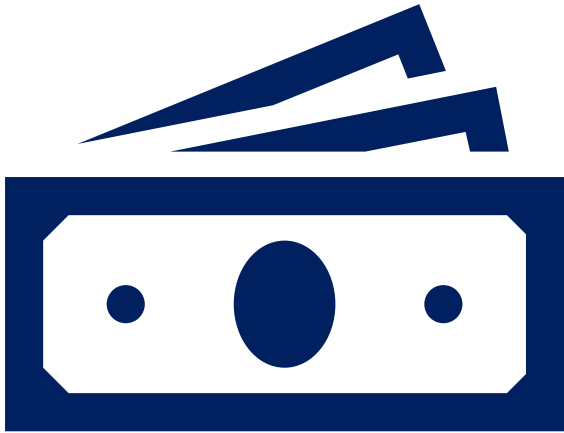


- Differential response
- Family preservation



**Decreased
Risk for Child
Welfare
Involvement**

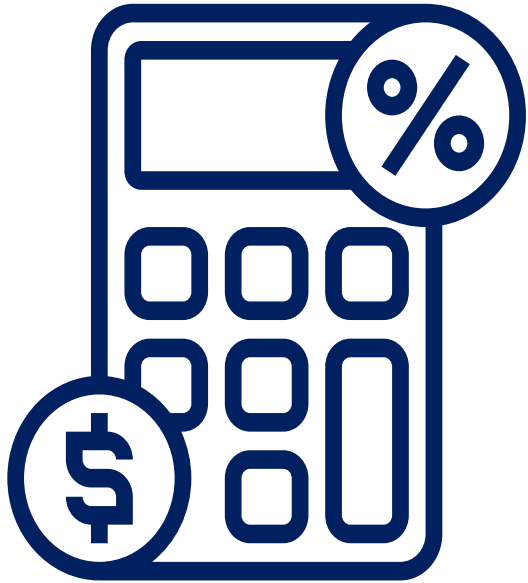
Unconditional Cash Payments



An additional **\$1,000 unconditional cash payment** to families in the early months of a child's life is estimated to:

- Reduce the likelihood of a CPS referral for neglect by **10%** (*by age 3*)
- Reduce the likelihood of a CPS referral for physical abuse by **30%** (*by age 3*)
- Reduce the likelihood of a substantiated CPS referral by **15%** (*by age 3*)
- Reduce the likelihood of child mortality by **30%** (3 fewer child deaths) (*by age 5*)

Earned Income Tax Credit (EITC) & Child Tax Credit (CTC)



An **additional \$1,000** in child-related tax benefits to low-income families during a child's first year:

- Reduces number of CPS referrals by 3%
- Reduces number of CPS investigations by 3%
- Reduces number of substantiated referrals by 4%
- Decreases days spent in foster care by 8%

(up to age 3)

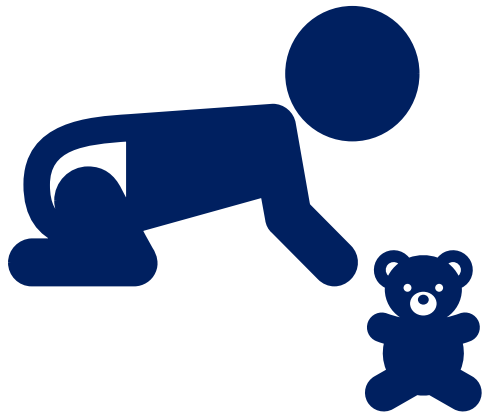
Paid Family Leave (PFL)



Compared to states with no PFL policy, the implementation of California's 2004 PFL policy (*up to 12 weeks of partially paid leave*) was associated with a **decrease in hospital admissions for abusive head trauma:**

- among children <1 year old and
- among children < 2 years old

Child Care Subsidies

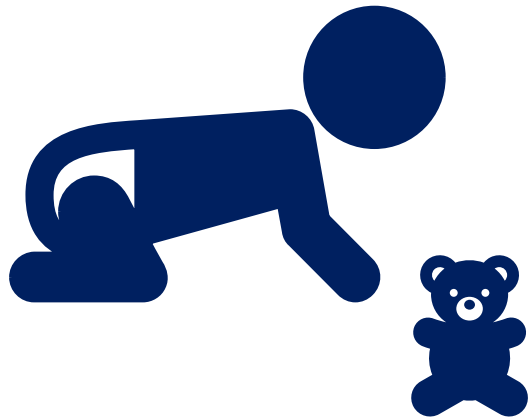


Each additional month that mothers who are low income receive a child care subsidy is associated with:

- **16% decrease** in the odds of a neglect report
- **14% decrease** in the odds of a physical abuse report

(in the following 12 months)

Child Care Subsidies



Less restrictive child care subsidy policies are associated with **lower rates of substantiated maltreatment reports**

- ✓ **Copayment exemptions for families living in poverty**

State Policy Option: Expand Access & Improve Affordability of Child Care Assistance

Key Policy Levers: Child Care Subsidies



16 states set **income eligibility** thresholds at or above 85% of the state median income (SMI)

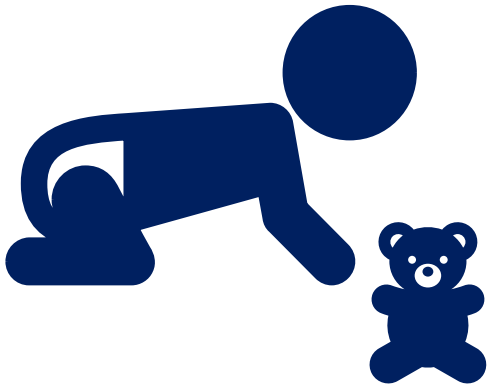
AR	CA	LA	ME	NV	NH	NM	NY
ND	OK	SC	TN	TX	UT	VT	VA

24 states **limit copayments** to 7% of family income or less for all families

AZ	AR	CA	GA	ID	IL	IN	KS
LA	MD	MS	NE	NV	NJ	NM	NY
OK	OR	RI	SC	SD	UT	VA	WA

(PN3, 2023)

Preschool



Neighborhoods with a higher percentage of **3- and 4-year-olds attending preschool** (*both locally and in surrounding neighborhoods*) are associated with **lower rates of child maltreatment investigations & substantiations**

Supportive Housing



Children of child welfare-involved families who face housing instability and receive a supportive housing program (housing voucher + case management) experience:

- **Fewer removals** (*9% vs. 40% in the usual care control group after 2 years*)
- **Lower prevalence of substantiated maltreatment** (*8% vs. 26% in control group after 18 months*)
- **Increased reunification** (*30% vs. 9% in control group after 2 years*)

Temporary Assistance to Needy Families (TANF)



A 10% increase in state public benefit levels (*AFDC/TANF + the value of food stamps*) for a family of four is predicted to **reduce foster care placements by 8%**

State Policy Option: Increase TANF Cash Assistance Benefit Amounts

Despite Recent increases, TANF Benefits Still Leave Families Well Below Federal Poverty Line
Maximum TANF benefit as a percent of poverty line (for family of three), July 2023



- 10 – 19%: ID, NV, AZ, TX, OK, MO, AR, MS, IN, TN, AL, FL, GA, SC, NC, PA, DE, HI.
- 20 – 29%: OR, CO, NM, NE, KS, IA, IL, LA, KY, MI, OH, WV, VA.
- 30 – 39%: WA, MT, UT, SD, MN, WI, NY, ME, MA, RI, MD, DC, AK.
- 40 – 60%: CA, WY, ND, VT, NH, CT.

TANF cash benefit amounts are determined solely by states

- Although several states have recently increased TANF benefit amounts, benefits in most states remain at their **lowest value** since the program was created in 1996 (*when accounting for inflation*)
- **California's** monthly maximum benefit amount for a single-parent family of 3 is \$1,130 (*as of 2023*)
 - 2nd highest in the nation, but is only ~50% of the federal poverty level

([CBPP](#), 2024)

Note: TANF = Temporary Assistance for Needy Families. Federal poverty line for a family of three in 2023 is \$2,072 per month in the 48 contiguous states and the District of Columbia; \$2,589 in Alaska; and \$2,383 in Hawaii.

Source: 2023 Health and Human Services Poverty Guidelines. TANF benefit levels for a family of three were compiled by CBPP from various sources and are current as of July 2023.

State Policy Option: Increasing Economic Supports to Families Receiving TANF Benefits

California

[AB 207](#) (effective 2022)

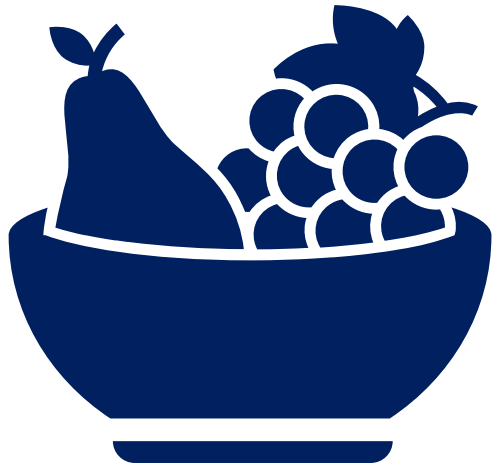
- Moves away from the longstanding practice of the state keeping child support payments as reimbursement for cash aid
- Starting in 2025, goal is for single parents who receive cash assistance through TANF to be able to receive **full child support payments**

[SB 187](#) (effective 2022)

Increases the amount from \$500 to **\$1,000 for a one-time payment** for the purchase of material goods to families participating in the TANF home visiting program



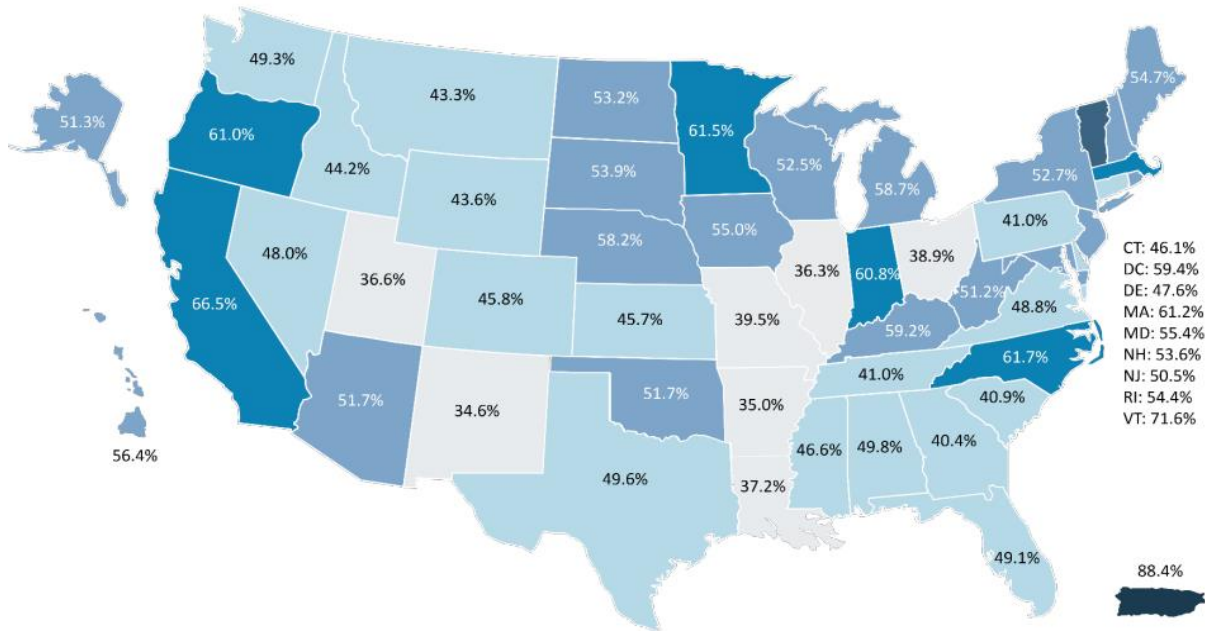
Supplemental Nutrition Assistance Program (SNAP) & Special Supplemental Nutrition Program for Women, Infants & Children (WIC)



Children from low-income families who participate in SNAP or WIC (jointly or alone) have a **lower risk of substantiated maltreatment reports**

(compared to children from low-income families who don't participate in either program)

State Policy Option: Increase Outreach to Families Eligible for WIC



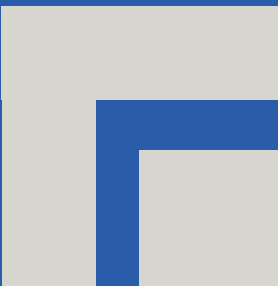
WIC coverage rates vary substantially across the states

- **66.5%** of those eligible for WIC in California receive benefits
- Across the country, **more than 50%** of WIC-eligible SNAP & Medicaid recipients do not participate in WIC (as of 2021)

([USDA](#), 2023)

- Less than 39.9% UT: 36.6%, NM: 34.6%, IL: 36.3%, MO: 39.5%, AR: 35.0%, LA: 37.2%, OH: 38.9%.
- 40% - 49.9% WA: 49.3%, NV: 48.0%, ID: 44.2%, MT: 43.3%, WY: 43.6%, CO: 45.8%, KS: 45.7%, TX: 49.6%, TN, 41.0%, MS: 46.6%, AL: 49.8%, GA: 40.4%, FL: 49.1%, SC: 40.9%, VA: 48.8%, PA: 41.0%, CT: 46.1%, DE: 47.6%
- 50% - 59.9% AZ: 51.7%, ND: 53.2%, SD: 53.9%, NE: 58.2%, OK: 51.7%, IA: 55.0%, WI: 52.5%, MI: 58.7%, KY: 59.2%, WV: 51.2%, NY: 52.7%, ME: 54.7%, DC: 59.4%, MD: 55.4%, NH: 53.6%, NJ: 50.5%, RI: 54.4%, AK: 51.3%, HI: 56.4%.
- 60% - 69.9% CA: 66.5%, OR: 61.0%, MN: 61.5%, IN: 60.8%, NC: 61.7%, MA: 61.2%
- 70% - 79.9% VT: 71.6%
- 80% or greater Puerto Rico: 88.4%

Public Health Approach to Prevention



Universal Home Visiting with Economic & Concrete Supports



Family Connects (FC) is a short-term, community-wide nurse home visiting program for families with newborns

- **Focuses on addressing material needs:** 1–3 home visits to assess family needs, connect families to community resources, and provide education & intervention as needed
- **Randomized clinical trials** of all families with births in select hospitals in Durham, NC over a 6-month period found that families randomly assigned to FC experienced:
 - **More positive maternal mental health** (at age 6 months)*
 - **44% lower rate of CPS investigations** (through age 2)
 - **39% fewer CPS investigations** (through age 5)

*"The findings... suggest that, when implemented with high quality & broad reach, a brief postpartum nurse home visiting program can **reduce population rates of child maltreatment**."*

(Goodman, 2021)(RCT) *(compared to families who didn't receive FC)*
(Dodge, 2019)(RCT)

** Approaches statistical significance*

Economic & Concrete Supports As a Population-Level Strategy for Prevention of Child Maltreatment

Each additional **\$1,000** that states spend annually on public benefit programs per person living in poverty is associated with:

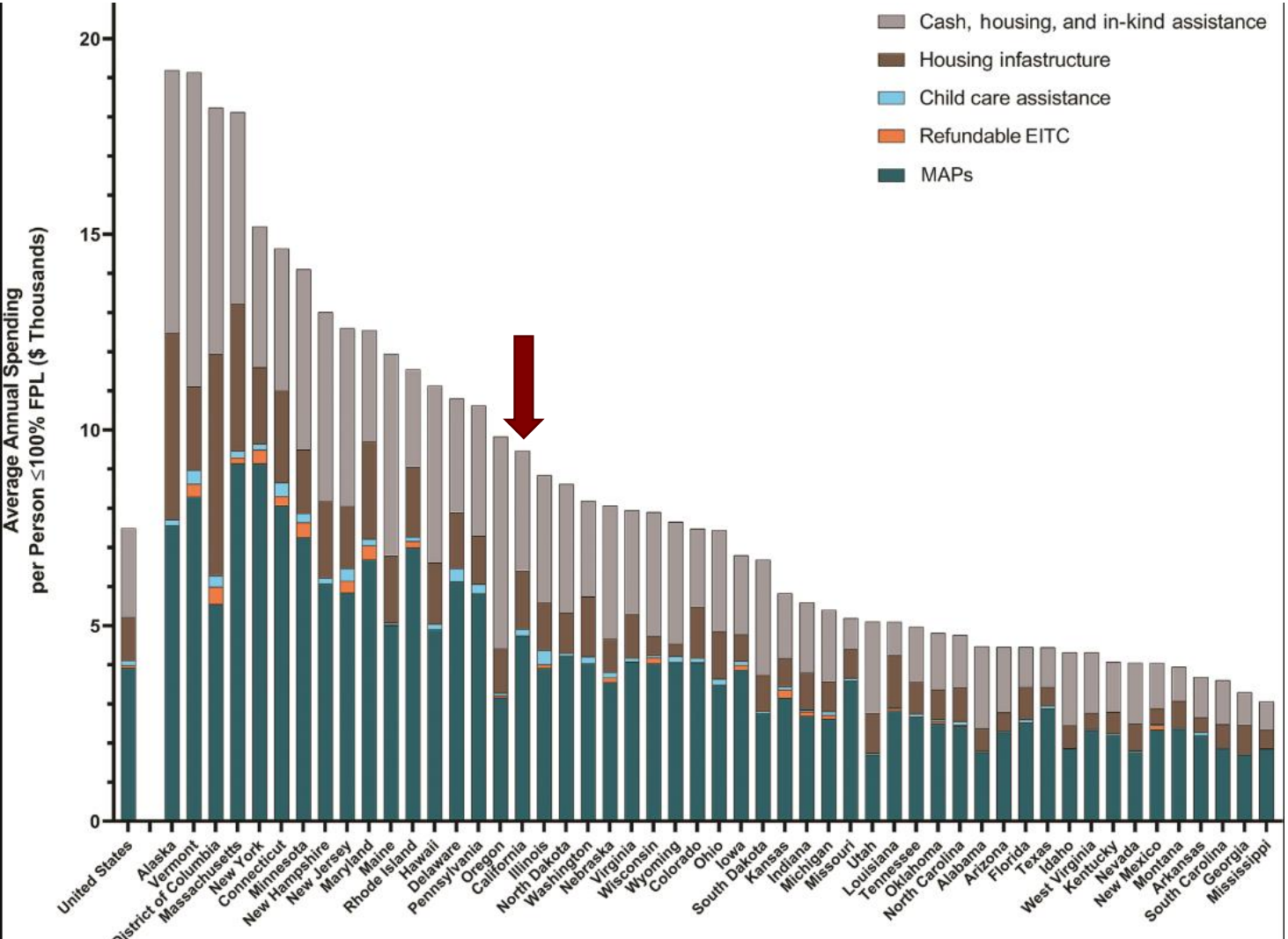
- 4% reduction in child maltreatment reports
 - 4% reduction in substantiated child maltreatment
 - 2% reduction in foster care placements
 - 8% reduction in child fatalities due to maltreatment
- (independent of federal spending)*

Public benefit programs included in this analysis:

- ✓ Cash, housing & in-kind assistance
- ✓ Low-income housing infrastructure development
- ✓ Child care assistance
- ✓ Refundable EITC
- ✓ Medical assistance programs (including Medicaid + CHIP)

Long-term cost savings: Each additional **13%** that states invest annually in public benefit programs (*which would total \$46.5 billion nationally*) would **save up to \$153 billion** due to reduced maltreatment-related costs

State Policy Option: Level & Mix of State Spending on Public Benefits Per Person Living in Poverty



States' total annualized spending on public benefit programs per person living in poverty (FFY 2010 - 2017)

(Puls, 2021 - graphic)

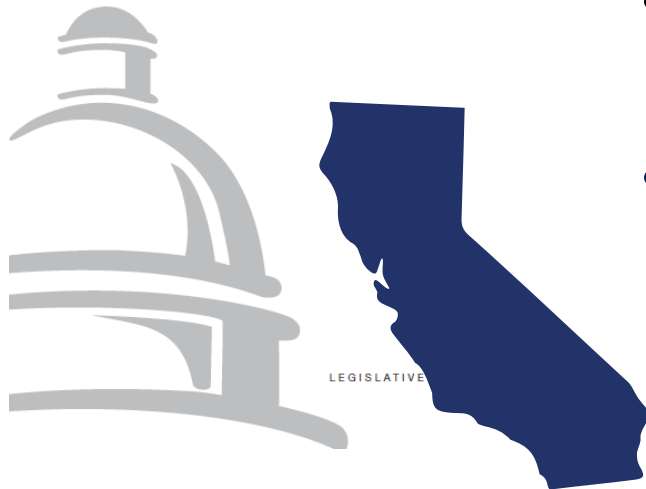
LAO Report: Racial Disproportionalities & Disparities in California's Child Welfare System

Linking Families to Economic Supports

MARCH 9, 2022

Initial Analysis and Key Questions:
Racial Disproportionalities and Disparities
in California's Child Welfare System

PRESENTED TO: Assembly Budget Subcommittee No. 1
On Health and Human Services
Hon. Joaquin Arambula, Chair



- Research finds poverty & economic stressors create conditions in which child maltreatment is more likely to occur
- Research also finds a relationship between increased state spending on public benefit programs & decreased child maltreatment
- ***Overall spending on poverty alleviation & prevention could be a component of reducing child maltreatment***

- What support could the Legislature consider to target disproportionately impacted communities *prior* to child welfare involvement?
- How can the Legislature help ensure poverty alleviation programs & child welfare supports are *complementary*?

([LAO](#), 2022)

([LAO](#), 2023)

California: Annual Economic Burden of Child Maltreatment & Child Welfare Spending

- **Up to \$284 billion** = estimated total annual economic burden incurred by CA communities due to child maltreatment (*based on cumulative lifetime costs*)
- **At least \$3.1 billion** = total annual public expenditures on CA's child welfare system (*SFY 2020*)

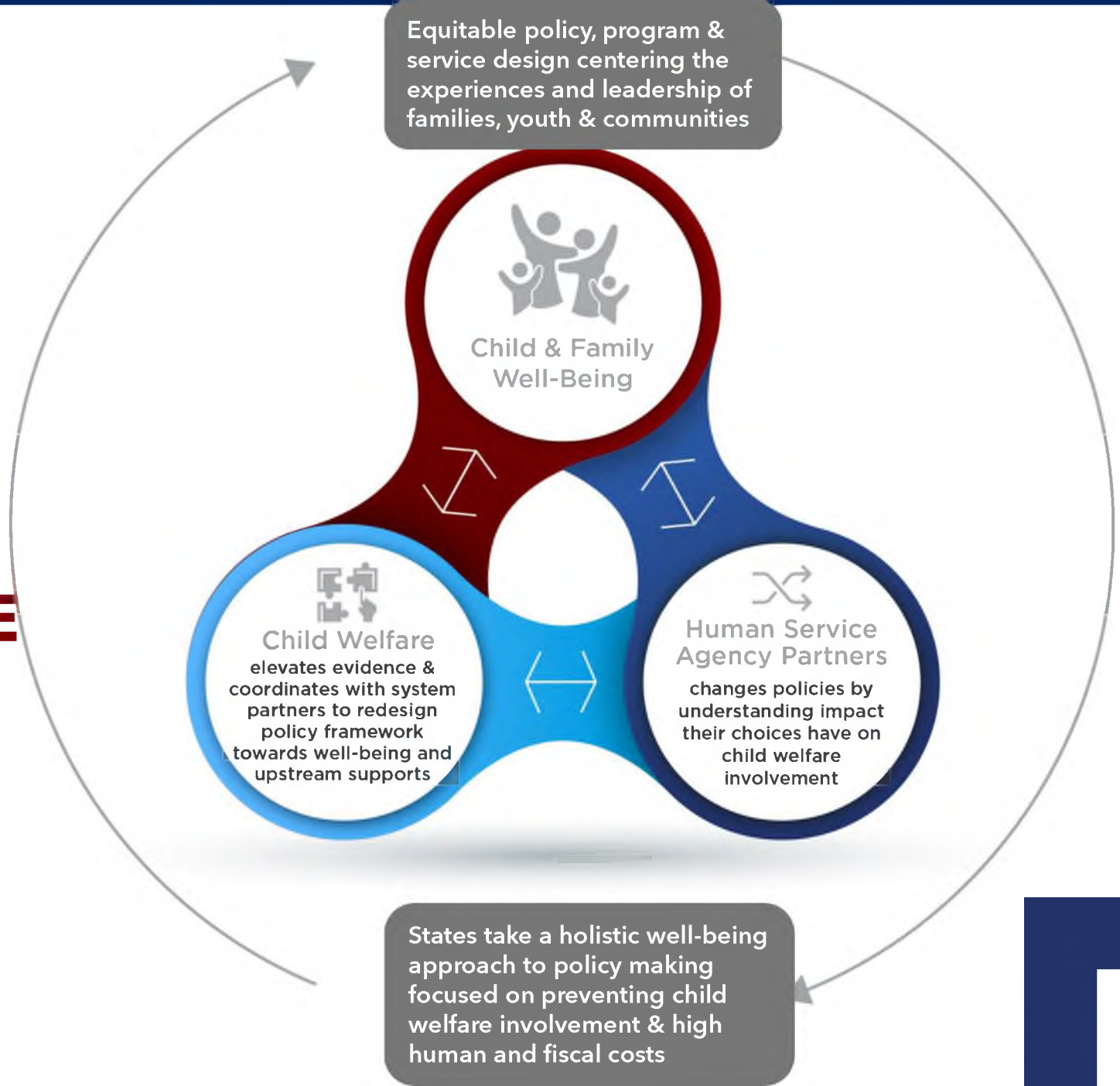
Of its federal child welfare expenditures, CA spends:

- ❑ **53% on out-of-home placements**
- ❑ 23% on adoption & guardianship
- ❑ 11% on child protective services
- ❑ 3% on services & assistance for older youth
- **Only 11% on preventive services**



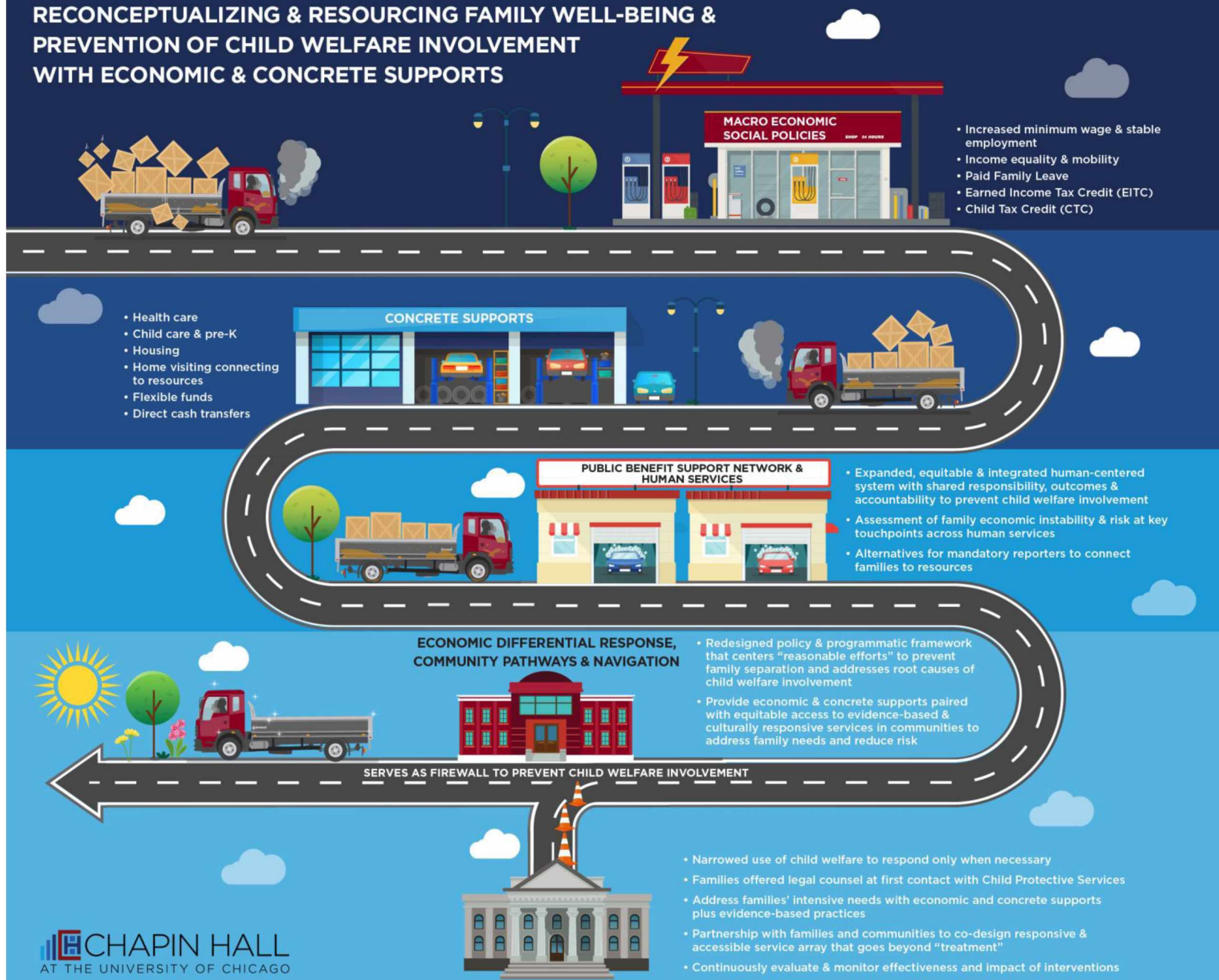
([Safe & Sound](#), 2019)
([Child Trends](#), 2023)

Evidence-based Policy-Making to Build a Well-Being System: Making it **ACTIONABLE**



Reconceptualizing & Resourcing Family Well-Being & Prevention Of Child Welfare Involvement With Economic & Concrete Support PDF

RECONCEPTUALIZING & RESOURCING FAMILY WELL-BEING & PREVENTION OF CHILD WELFARE INVOLVEMENT WITH ECONOMIC & CONCRETE SUPPORTS

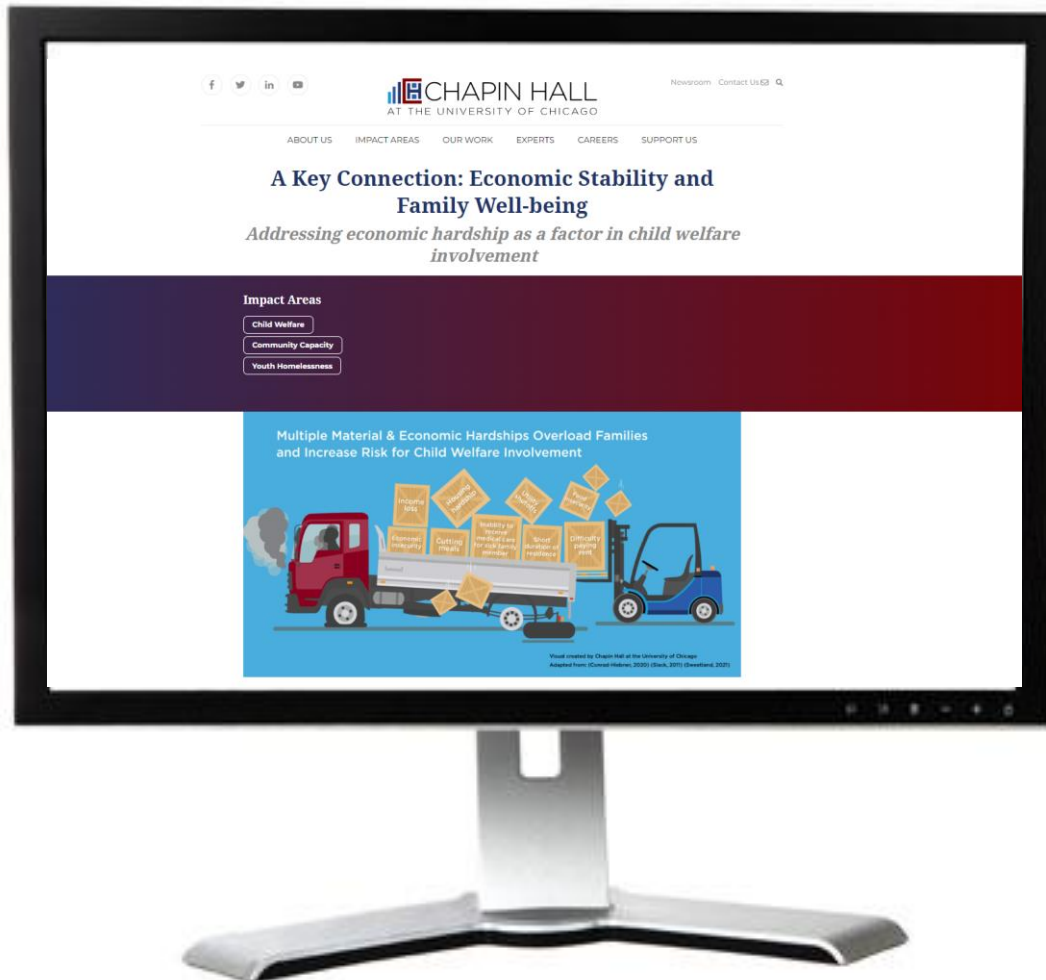


CHAPIN HALL
AT THE UNIVERSITY OF CHICAGO

(Evidence-based policy-making map adapted from Economic & Concrete Supports Reference List)

Reference List

Chapin Hall Resources



Chapinhall.org/ecspjroject

Includes Reference List for research cited

(Weiner, Anderson & Thomas, 2021)

(Anderson, Grewal-Kök, Cusick, Weiner & Thomas, 2021)

Contact

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