Family and Child Well-being System:

Economic & Concrete Supports as a Core Component
Revisiting Knowledge on the Intersection of Economic Insecurity & Child Welfare Involvement in 2021 Context
# ACYF Well-Being Framework

**April 2012 (ACYF-CB-IM-12-04)**

## Appendix 1: ACYF Well-Being Framework

<table>
<thead>
<tr>
<th>Intermediate Outcome Domains</th>
<th>Personal Characteristics</th>
<th>Cognitive Functioning</th>
<th>Physical Health and Development</th>
<th>Emotional/Behavioral Functioning</th>
<th>Social Functioning</th>
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</thead>
<tbody>
<tr>
<td><strong>Infancy (0-2)</strong></td>
<td>Family income, family social capital, community factors (e.g., institutional resources, collective socialization, community organization, neighborhood SES)</td>
<td>Temperament, cognitive ability</td>
<td>Language development</td>
<td>Normative standards for growth and development, gross motor and fine motor skills, overall health, BMI</td>
<td>Self-control, emotional management and expression, internalizing and externalizing behaviors, trauma symptoms</td>
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<tr>
<td><strong>Early Childhood (3-5)</strong></td>
<td>Family income, family social capital, community factors (e.g., institutional resources, collective socialization, community organization, neighborhood SES)</td>
<td>Temperament, cognitive ability</td>
<td>Language development, pre-academic skills (e.g., numeracy), approaches to learning, problem-solving skills</td>
<td>Normative standards for growth and development, gross motor and fine motor skills, overall health, BMI</td>
<td>Self-control, self-esteem, emotional management and expression, internalizing and externalizing behaviors, trauma symptoms</td>
</tr>
<tr>
<td><strong>Middle Childhood (6-12)</strong></td>
<td>Family income, family social capital, social support, community factors (e.g., institutional resources, collective socialization, community organization, neighborhood SES)</td>
<td>Identity development, self-concept, self-esteem, self-efficacy, cognitive ability</td>
<td>Academic achievement, school engagement, school attachment, problem-solving skills, decision-making</td>
<td>Normative standards for growth and development, overall health, BMI, risk-avoidance behavior related to health</td>
<td>Emotional intelligence, self-efficacy, motivation, self-control, prosocial behavior, positive outlook, coping, internalizing and externalizing behaviors, trauma symptoms</td>
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<tr>
<td><strong>Adolescence (13-18)</strong></td>
<td>Family income, family social capital, social support, community factors (e.g., institutional resources, collective socialization, community organization, neighborhood SES)</td>
<td>Identity development, self-concept, self-esteem, self-efficacy, cognitive ability</td>
<td>Academic achievement, school engagement, school attachment, problem solving skills, decision-making</td>
<td>Overall health, BMI, risk-avoidance behavior related to health</td>
<td>Emotional intelligence, self-efficacy, motivation, self-control, prosocial behavior, positive outlook, coping, internalizing and externalizing behaviors, trauma symptoms</td>
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**Social and Emotional Well-Being Domains**
Protective Factors

- Parental resilience
- Social connections
- Knowledge of parenting and child development
- Concrete support in times of need
- Social and emotional competence of children
60%+ of substantiated CPS responses nationally involve neglect only
Rates of Neglect Remain Unchanged

U.S. Maltreatment Trends: 1990-2018

Note: Trend estimates represent total change from 1992 to 2018. Annual rates for physical abuse and sexual abuse have been multiplied by 2 and 3 respectively in Figure 1 so that trend comparisons can be highlighted.

1The statistics in Table 1 and Figure 1 concern substantiated cases of sexual abuse, physical abuse and neglect. A substantiated case means a case that has been reported to a child protection agency, investigated and deemed to have occurred according to a “preponderance of evidence.” The child maltreatment cases referred and investigated by state child protection agencies primarily involve abuse by caregivers. The cases do not include many involving stranger abusers, unless some element of caregiver neglect was involved.

(Finkelhor, 2020)
(Bullinger, 2019)
### Family Economic Insecurity & Child Welfare Involvement

<table>
<thead>
<tr>
<th>Most reliable predictors of child welfare involvement</th>
<th>Economic &amp; material hardships are predictive of investigated neglect reports</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income loss</td>
<td>Food pantry use</td>
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<tr>
<td>Cumulative material hardship</td>
<td>Cutting meals</td>
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<tr>
<td>Housing hardship</td>
<td>Inability to receive medical care for sick family member</td>
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<td></td>
<td>Difficulty paying rent</td>
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<td>Short duration of residence</td>
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<td>Utility shutoffs</td>
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<td>Public benefit receipt</td>
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Economically insecure children experience 3–9 times more maltreatment than economically secure children.

Children in families of low socioeconomic status are:
- 7 times more likely to experience neglect
- 5 times more likely to experience maltreatment

(Sedlak, 2010) (Conrad-Hiebner, 2020)
Role of Poverty and Economic Hardship in Racial Disparities & Disproportionality in Child Welfare
Poverty in the U.S. Disproportionately Impacts Children of Color

- Nearly 73% of children in poverty are children of color
  
  **Living in poverty:**

- Nearly 1 in 3 Black children
- Nearly 1 in 3 American Indian/Alaska Native children
- Nearly 1 in 4 Latinx children
- 1 in 11 white children

- While 14% of U.S. children are Black, they make up 27% of children living below the poverty line

  *Disproportionality and disparities are due to racism both internal and external to the child welfare system* (Dettlaff, 2020)
Economic & Concrete Supports:
A Race Equity Strategy to Address Disparity & Disproportionality in Child Welfare

Children investigated for abuse and neglect

• 53% of all Black children experience a CPS investigation by age 18

Children determined to be “victims” of maltreatment

• American Indian/Alaska Native (AIAN) children and Black children are determined to be “victims” of maltreatment at almost twice the rate of white children

(Kim, 2017) (Child Maltreatment 2019)
**Economic & Concrete Supports:**

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

**Children placed in foster care**

- Black children: 14% of general child population but 23% of children in foster care
- AIAN children: 1% of general child population but 2% of children in foster care

**Children who experience termination of parental rights**

- Compared to white children, AIAN children are **2.7 times** more likely and Black children are **2.4 times** more likely to experience termination of both parents’ rights

(Child Maltreatment, 2019) (Wildeman, 2020)
Lifetime Incidence of CPS Involvement by Race/Ethnicity: Over Half of all Black Children Experience Investigation

(Berger, 2020)
(Kim, 2017)
Economic & Concrete Supports:
A Prevention Strategy for All Children

- At similar poverty levels, maltreatment of white children trends higher than of Black children

- White children have significantly higher risk for physical neglect when residing in low socio-economic households than Black children

(Kim, 2018) (Wulczyn, 2009) (Sedlak, 2010)
Economic & Concrete Supports:  
A Prevention Strategy for All Children

- White children remain a high proportion of children entering and in foster care:
  - Entered foster care in FY19: 114,462 (46% of total)
  - In foster care in FY19: 185,825 (44% of total)

- Social disadvantage is more strongly correlated with increased placement rates among white children than among Black children

- 1 in every 100 children in U.S. experience termination of parental rights based on estimates

Reach & Disparities in Child Welfare System Involvement: California

More than a quarter of all children born in California in a 1999 birth cohort were investigated by CPS for alleged maltreatment

- Black and Native American children experienced CPS involvement at more than twice the rate of white children
  - Approximately half of all Black (46.8%) and Native American children (50.2%) were investigated at least once by CPS during their childhood

- Black and Native American children were placed into foster care at more than three times the rate of white children

(Putnam-Hornstein, 2021)

- Children receiving public health insurance experienced CPS involvement at more than twice the rate of children with private insurance
Annual Costs of Child Maltreatment in the U.S.

- $80 billion = direct & indirect costs of child maltreatment (2012)
- $428 billion = economic burden due to substantiated child maltreatment (lifetime costs incurred annually) (2015)
- $2 trillion = economic burden due to investigated child maltreatment (lifetime costs incurred annually) (2015)
- $33 billion = direct public expenditures by state & local child welfare agencies (SFY 2018)
  - Only 15% used for prevention services
  - Find your state’s prevention percentage in Child Trends Financing Study
  - What would it take to flip this percentage?

Evidence:
Economic & Concrete Supports, Child Maltreatment/CPS Involvement, and Child and Family Well-being
Sources of Evidence

How do we know what we know about the impact of programs, policies, and strategies for reducing child welfare system involvement through economic and concrete supports?

• Research/studies designed to detect the impact of a specific strategy
• Observations using decades of administrative data aligned with policy shifts

Taken together, this body of work informs our understanding of what has been effective and our hypotheses about the potential of policy shifts and new pathways
Recognition of child neglect as a sociological and poverty-related problem points us to the need for *concrete services*

A study of family preservation programs cited *concrete services* as central to achieving positive outcomes

*Material supports & concrete services* may reduce the incidence of child abuse and neglect and the need for foster care

A 2021 Perspective on Long-standing Evidence

- Failure to offer concrete services to “neglectful” families may avoid the root problems because families often need very basic assistance.

- A review of case file data from all 50 states found the lack of child welfare services to meet the concrete needs of poor families affected African American families negatively and disproportionately.

(Dawson & Berry, 2002) (Rodenborg, 2004)
...And New Knowledge Informs the Direction

- Increases our understanding of economic & concrete supports as a prevention strategy
- Raises new questions about prioritizing economic & concrete supports in child welfare
- Points to new or deepened partnerships and innovations across systems and with communities
- Clarifies the policy, resource allocation and infrastructure choice-points
But first, what does the evidence suggest happens when economic & concrete supports or income are reduced?
Reduced Economic Supports

States that implemented TANF sanctions of loss of all benefits for not working:

- Increase in neglect: 23.3%
- Increase in foster care entries due to neglect: 13.4%
- Increase in total foster care entries: 12.7%

(Increases observed from 2004 to 2015)
Reduced Economic Supports

States that implemented TANF time limits of less than 5 years:

- Increase in identified child victims: 34.4%
- Increase in neglect: 37.3%

(Ginther, 2017) (Increases observed from 2004 to 2015)
Reduced State Welfare Benefits

• Reductions in state welfare benefit levels (AFDC/TANF plus the value of food stamps) are associated with **higher numbers of children in foster care**
  ➢ A 10% increase in welfare benefit levels for a family of four is predicted to **reduce foster care placements by 8%**

• Lifetime limits on receipt of TANF benefits & sanctions for noncompliance are associated with **higher levels of substantiated maltreatment**

Lack of Access to Child Care

- For every additional childcare concern reported by families receiving TANF, the **risk of supervisory child neglect increases by 20%**
- Mothers entering substance abuse treatment who have difficulty securing childcare are **82% more likely to self-report child neglect** (compared to mothers entering treatment who don't have difficulty securing child care)

> Difficulty finding child care is a **stronger predictor of maternal neglect** than almost any other factor, including mental health, severity of drug use, history of abuse as a child & use of public assistance

(Yang, 2016) (Cash, 2003)
Waitlists to access subsidized child care are significantly associated with an increase in child abuse and neglect investigations.

(Klevens, 2015)
A 1% increase in the monthly unemployment rate is associated with an increase of 61 screened-in reports for child maltreatment (excluding “neglect only” cases in one urban county) (Weiner, 2020)
A $1.00 increase in the price of gas for a state with 100,000 children would be associated with an additional 642 child maltreatment referrals

(McLaughlin, 2017)
Housing Insecurity

- Households that will experience a foreclosure filing in the next 6-12 months are at 70% greater risk of a CPS investigation than households that will not.

- Increases in current and prior-year mortgage foreclosure rates are associated with increases in investigated & substantiated child maltreatment:
  - 1% increase in the prior-year foreclosure rate is associated with a 7.3% increase in substantiations.

- Increases in mortgage delinquency and foreclosure rates are associated with increases in hospital admissions for:
  - Physical abuse of children < 6 years old
  - Traumatic brain injury for infants <1 year old (non-birth- & non-motor vehicle crash-related)

(Berger, 2015) (data from 2008-2011)
(Frioux, 2014) (data from 2000-2010)
What does the evidence suggest happens when economic & concrete supports are increased?
Child Welfare Interventions Augmented with Concrete Supports

- Differential Response
- Family Preservation

Concrete Supports

- Medicaid
- Supportive Housing
- Paid Family Leave
- Child Care
- SNAP & WIC

Economic Supports

- Minimum Wage Increase
- Earned Income Tax Credit (EITC)
- Child Support
- Sustained Income Support
Families with screened-in reports who are assigned to a Differential Response (DR) track and tend to receive more concrete supports, as compared to families assigned to the traditional track with fewer concrete supports provided, experience a lower risk of:

- Subsequent accepted maltreatment reports
- Subsequent child removals and placements

Concrete supports may include housing, rent, utilities, food or clothing, appliances, furniture or home repair, and other financial help

(Loman, 2012) (RCT)
Families with open child welfare cases (mostly neglect) who receive a home-based services program with concrete supports (averaging $314 per family) are less likely to experience a child maltreatment report (compared to families who receive the program without any concrete supports) 

(Rostad, 2017)
It is estimated that, on average, in the first year a family with an open child welfare case receives a home-based services program:

- Providing concrete supports costing $3,361 can avert one maltreatment report.
- Providing any concrete support (vs. no support) reduces the risk of a subsequent maltreatment report by almost 17%.

(Rostad, 2017)
States with **expanded Medicaid**, compared to those without, experienced a **decrease in reported neglect**

- 422 fewer cases per 100,000 children < age 6 for each study year

  (baseline rate in 2013 of 3,944 cases per 100,000 children < age 6)
Continuity of eligibility for Medicaid/child health insurance (SCHIP) is significantly associated with a decrease in child abuse and neglect investigations.

(Klevens, 2015)
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 business as usual control group after 2 years)
- **Lower prevalence of substantiated maltreatment** (8% v. 26% in control group after 18 months)
- **Increased reunification** (30% vs. 9% in control group after 2 years)

(Farrell, 2018) (RCT)
HUDB's Family Options Study found that homeless families referred for permanent housing subsidies experienced:

- 50% reduction in foster care placements (after 20 months)
- Lower rates of psychological distress
- Less intimate partner violence
- Fewer child behavior problems
- Greater housing stability & food security

(compared to a business as usual control group of homeless families)

(Gubits, 2015) (RCT)
HUD’s Family Options Study

Homeless families referred for permanent housing subsidies experienced more positive outcomes than families referred for transitional housing + supportive services:

- Fewer child separations from family
- Better child well-being
- More housing stability
- More food security

(Gubits, 2015) (RCT)
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 significant decrease in hospital admissions for abusive head trauma among children < 2 years old.

(Klevens, 2017)
Child Care Subsidies have a Protective Effect

• States with more flexible Child Care Development Fund (CCDF) program polices regarding subsidies for child welfare-supervised children have, on average, **significantly fewer child removals** than other states.

• Each additional month that low-income mothers receive a child care subsidy is associated with a **16% decrease in the odds of a neglect report** in the following 12 months.

(Meloy, 2015) (Yang, 2019)
High-Quality Child Care

• Reduces likelihood of child welfare involvement
  ✓ Children who attended Early Head Start had significantly fewer child welfare encounters between ages 5 and 9 than those who didn’t attend

• Reduces likelihood of foster care entry
  ✓ Children (ages 0-5) who participated in Head Start and were referred to child welfare for suspected maltreatment were 93% less likely to enter foster care than children who did not receive any ECE

• Helps prevent child maltreatment
  ✓ Children who participated in Chicago Child-Parent Center preschool were 52% less likely to be victims of confirmed maltreatment by age 17 & experienced significantly lower rates of reported neglect than nonparticipating peers

Less than 1/3 of young children with child welfare supervision who live at home receive ECE services

Children who participate in SNAP or WIC (jointly or alone) have a lower risk of substantiated abuse and neglect reports than children who don’t participate in either program.

(Lee, 2007)
• States that increased the minimum wage beyond $7.25 per hour experienced a reduction in child maltreatment reports

• For every $1 increase in the minimum wage, there was a 9.6% reduction in neglect reports (primarily for children < 12 years)

(Raissian, 2017)
Earned Income Tax Credit (EITC)

- EITC is associated with reductions in child protective services involvement, particularly for single-mother families and larger families.

- A $1000 increase in income via EITC is associated with 8-10% reduction in child protective services involvement for low-income single-mother households.

(Berger, 2017)
Earned Income Tax Credit (EITC)

- Expansion of EITC decreased foster care entry rates by 7.4% per year in states with a state-level EITC, relative to those without.

- States with state-level refundable EITC, compared to those without, had 11% fewer entries into foster care (even after controlling for poverty, race/ethnicity, education & unemployment).

- If states without any EITC implemented a refundable EITC, an average of 668 fewer children would enter foster care annually in each state.

(Biehl, 2018) (Rostad, 2020)
10% increase in refundable state EITC benefits is associated with:

- 5% decline in rates of reported maltreatment
- 9% decline in rates of reported child neglect

Refundable EITC (averaging $400 per year) is associated with a decrease in hospital admissions for abusive head trauma for children < 2 years (decrease of 3.1 per 100,000) even after controlling for child poverty

(Kovski, 2021) (Klevens, 2017)
Child Support Payments

- Mothers who participate in TANF and are eligible to receive full child support paid on behalf of their children (and child support is disregarded in determining welfare benefits) are 10% less likely to have a child subject to a screened-in maltreatment report (compared to mothers who are eligible to receive only partial child support payments).

- Even a modest increase in child support payments – averaging $100 per year – results in a decrease in screened-in maltreatment reports.

(Cancian, 2013) (RCT)
Sustained Income Support

Stockton, CA - Guaranteed Income Program (2019 – 2021)

• 125 residents living in neighborhoods with median income < $46,033 received $500 per month
• After 1 year, compared to the control group that didn’t receive the payment, recipients experienced:
  ✓ Improved financial stability
  ✓ Improved adult mental health

Recipients also experienced:
✓ Improved employment
  • 28% of recipients had full-time jobs at start of program → one year later, 40% had full-time jobs

With their monthly cash payment, recipients spent on average:
• 37% on food
• <1% on tobacco & alcohol

(West, 2021) (RCT)
Sustained Income Support

Eastern Band of Cherokee Indians Casino Dividend (1997 – present)

Every adult tribal member receives a yearly income supplement from casino profits (averaging $4,000–$6,000). Longitudinal studies show children of recipients have experienced:

✔ Improved child well-being & mental health
  • Tribal children whose families’ income rose above the poverty rate showed a 40% decrease in behavioral problems
  • Before the program, poor tribal children scored twice as high as other tribal children for symptoms of psychiatric disorders ➔ after 4 years of the program, poor tribal children were behaviorally no different than tribal children who had never been poor at all
  • By age 21, tribal members were less likely to have substance abuse issues & psychiatric disorders than non-tribal adults in the same community

✔ Improved educational attainment
  • For poor tribal children, an extra $4,000 in annual household income increased educational attainment by one year

(Akee, 2010)  
(Costello, 2003)  
(Costello, 2010)
Material hardship in U.S. households fell sharply following two rounds of federal stimulus cash payments, which most Americans received in January and April 2021 (totaling up to $2,000 a person).

From December 2020 to April 2021, Americans experienced:

- **Significantly improved ability to buy food & pay household bills**
  - Among households with children, reports of food shortages fell 41%.

- **Improved mental health**
  - Among all households, frequent anxiety & depression fell by 20%.

While economic recovery, tax credits and other forms of aid may have also contributed to these improvements, the largest declines in measures of hardship coincided with the arrival of the stimulus checks.

Who experienced the greatest declines in material hardship?
- Poorest households
- Families with children

(Cooney, 2021)
Considerations for Child & Family Well-being System
BEFORE families come to the attention of CPS:
Economic and concrete supports at the center of family strengthening and prevention strategies

WHEN families come to the attention of CPS:
Assessment of material hardship, provision of economic and concrete supports through coordination of existing benefits through partnerships

Comprehensive child welfare service array includes:
Coordination of the benefit package, economic and concrete supports, evidence-based practices, and community-based services
American Academy of Pediatrics (AAP) - Reimagining Child Welfare: Recommendations for Public Policy Change (2021)

Build upon the goals of Family First by expanding the scope of services eligible for federal reimbursement to include:

- Time-limited cash assistance to help low-income families meet concrete needs and minimize poverty-related neglect cases
- Services that address behavioral health, housing instability, and domestic violence

Centers for Disease Control and Prevention (CDC) - Preventing Child Abuse and Neglect: A Technical Package for Policy, Norm, and Programmatic Activities (2016)

- Evidence-based strategies to help prevent child abuse and neglect must include strengthening economic supports to families
- Policies that improve the socioeconomic conditions of families have the largest impacts on health
Amends CAPTA to ensure that states receiving grants for child protective services:

- Address reports concerning a child’s living arrangements or subsistence needs through services & benefits
- Do not permit the separation of children from parents on the basis of poverty

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Allowed topics for research and technical assistance conducted by HHS to include:

- Developing a set of evidence-based approaches to support child and family well-being & developing ways to identify, relieve, and mitigate stressors affecting families
- Establishing methods to promote racial equity in the child welfare system, including a focus on how neglect is defined
- Purposes of grants to include establishing or expanding primary prevention services & strategies that reduce findings of child neglect due to family economic insecurity
- Purposes of community-based grants to include providing programs that help families build protective factors linked to the prevention of child abuse and neglect, such as time-limited and need-based concrete support
New York – State Central Registry reform passed in 2020

- Raises the standard of evidence needed for child protective services to indicate a report of child abuse or neglect from “some credible evidence” to a “fair preponderance of the evidence”
Texas – House Bill 567 passed in 2021

- Establishes a formal definition of the term “neglect” such that a parent’s actions (or lack thereof) must result in actual harm to a child or create an “immediate danger” of harm before a child can be removed, rather than a “substantial risk” to the child’s safety

- The definition of neglect also requires that a parent showed “blatant disregard for the consequences” on the child for their action or inaction
Tightening Legal Standards for Removal at State Level May Address Poverty-Related Neglect

Washington State – Keeping Families Together passed in 2021

• Tightens standards for removal by requiring child protective services to show that a child faces “imminent physical harm” from abuse or neglect rather than “serious threat of substantial harm”

• Prevents the state from removing children solely because of certain conditions in the home, including community or family poverty, inadequate housing, mental illness or substance use
Identify and address poverty-related neglect differently than current child welfare practice

- Policies and Investments
- Data
- Programs and Partnerships
- People: Workforce, Communities & those with Lived Experience
THEORY OF CHANGE: ECONOMIC & CONCRETE SUPPORTS

**INPUTS**
- **Policies**: Systemic approach to supporting families, promoting well-being & preventing maltreatment
- **Data**: Analytic framework & information to understand and address economic risk
- **People**: Engagement with communities, providers & individuals with lived experience
- **Programs**: Services, supports & collaboration among human service agencies

**INTERVENTIONS**
- Community pathways to support families without CPS hotline
- Data-driven strategies to identify economic risk & measure impact
- Improved availability & accessibility of economic supports
- Raise awareness among families of available economic supports

**OUTPUTS**
- Responsive delivery of economic & concrete supports to families in need

**OUTCOMES**

**Proximal:**
- Improve protective capacity of parents
- Reduce familial stress

**Distal:**
- Reduce unnecessary hotline calls
- Reduce child maltreatment
- Enhance child & family well-being
Contact

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Suggested citation:

Slide deck available at:
References


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