

California's Child Poverty Crisis: What Research Tells Us

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CALIFORNIA'S CHILD POVERTY CRISIS: WHAT RESEARCH TELLS US

California needs some new thinking about how to reduce poverty, particularly among the state's children. Conventional strategies have led to little improvement as poverty rates have remained stubbornly high. A recent statistical brief prepared by the Public Policy Institute of California (PPIC) places the state's child poverty rate at 24.3% in 2011, compared with 21.4% nationally (Bohn and Levin, 2013a).¹ Bohn and Levin (2013a) also illustrate how child poverty in the state has consistently exceeded the national average since the late 1980's with rates ranging from 16% to almost 30% during this period.²

Our future depends on the welfare of today's children and evidence strongly suggests that early intervention in the lives of poor children is important for improving their life outcomes (Heckman, 2006). In this document we provide an overview of California's child poverty crisis in order to facilitate dialogue regarding forward-looking solutions. Federal poverty reduction programs are under heavy budgetary pressure and are seen by some as more a cause rather than a solution to the problem. Competing social issues also vie for limited public (and private) resources, meaning that tough decisions have to be made concerning where to focus attention and funds. In order to be practicable, a prospective anti-poverty agenda will require an understanding of 1) the nature and extent of the poverty problem, 2) the best current evidence of what constitutes proven and promising policies and programs, and 3) strategies that promote fiscal sustainability. We will address these three areas to establish a common starting point that will hopefully make our discourse more focused and productive.

We begin with the magnitude of the poverty problem using the official federal poverty

1 Percentages are based on the official federal poverty measure.

2 See Figure 1, pp. 18.

measure and two alternate measures. Next, we describe two broad approaches that characterize prominent anti-poverty strategies - the person-centered and place-based approaches - and examine the evidence regarding a number of programs and policies that fall into these two categories. In closing, we touch on the economic resources necessary to sustain anti-poverty efforts and describe one innovative funding strategy that is gaining support nationwide – social impact bonds (SIBs).

MEASURING POVERTY

The official federal poverty measure, often referred to as “the poverty line,” is the most widely reported indicator of poverty in America. Wilson (2012) enumerates many of the reasons why this measure has proven useful despite its flaws. First, it is easy to calculate and understand. Second, because the official poverty measure has been in use for so long, we have a wealth of statistical data with which to compare trends and perform more sophisticated analyses. Third, data regarding this measure is available for many demographic groups, further enhancing its comparative utility.

However, there are drawbacks. Iceland (2012) outlines some of the criticisms and we note two of the major ones here. First, there are questions about the rationale underlying the formula for calculating the poverty line. This formula has remained largely unchanged since the original poverty line was established in the 1960s. A severely restrictive family food budget forms the baseline for calculation. A multiplier of three is then applied, using the assumption that food costs represent 1/3 of a family's necessary living expenditures. Even if this formula was justified in the 1960s, the high cost of contemporary living expenses suggests that the poverty line today does not represent an adequate minimum living standard. A second common critique of the official poverty measure concerns the cash transfers and other forms of income

that are not included when determining poverty status using the official measure. Some believe that poverty is overstated as a result.

To address these and other shortcomings, the United States Census Bureau developed a Supplemental Poverty Measure (SPM). The SPM incorporates a broader range of basic need categories than the official poverty measure (e.g. housing, transportation), a regional adjustment of estimates, and more sources of income (e.g. in-kind transfers and tax credits) in the calculation (Iceland, 2012). Subsequently, California policymakers developed the California Poverty Measure (CPM) an adaptation of the SPM that includes additional adjustments for state assistance program utilization, work-related expenditures, and medical expenses (Bohn, Danielson, Levin, Mattingly, & Wimer, 2013).

WHO IS POOR IN CALIFORNIA?

Within the state, 16.9% percent of all Californians and 24.3% of the state's children live in poverty using the official measure (Bohn & Levin, 2013a; Bohn & Levin, 2013b). Minority children fare the worst with slightly more than 30% of Latino children and a full third of African-American children living in poverty, compared to 10.1% of White children and 13.2% of Asian children (Bohn & Levin, 2013a).

Race is not the only influential demographic indicator of child poverty in California. Bohn and Levin (2013a) also describe how family characteristics and geography are related to child poverty. Their analysis of 2011 census data shows that almost half of California's poor children live in homes headed by single mothers (45.7%), while only 15.5% are in married-couple families. Education also plays a role – 48.5% of children who do not have a parent with at least a high school diploma are poor. In addition, 61% of California's poor children have at least one working parent. Geographically, Los Angeles County is home to nearly 30% of

California's poor children. However, Central Valley counties have the highest child poverty *rates*. Fresno, Tulare, Merced, Kings, Kern, Madera, and Stanislaus counties all have child poverty rates of 28.7% or higher (Bohn & Levin, 2013a).

Over the three-year period 2009 - 2011, the official poverty rate for California averaged 16.5%; however, when using the supplemental poverty measure (SPM), the average rate jumps to 23.5%, the highest in the nation (Short, 2012).³ Similarly, more Californians in total (22%), as well as within all major age demographics (children – 25.1%, adults 18-64 – 21.4%, and seniors – 18.9%) are in poverty under the CPM than with the official poverty measure (Bohn et al., 2013). However, the lower number of children in deep or extreme poverty (defined as income less than one-half of the poverty threshold) is one area where statistics improve under the CPM when compared to the official measure (Bohn et al., 2013). This statistic illustrates the important role that safety net programs play in mitigating poverty among the most vulnerable populations.

STRATEGIES TO ADDRESS POVERTY

We now provide an overview of person-centered and place-based approaches to poverty reduction. Person-centered policies are largely concentrated in income supports designed to increase the money that poor families have to meet basic needs. In contrast, place-based policies and programs generally attempt to alleviate poverty indirectly by increasing the capacity of individuals to earn money or participate in the labor market. There is evidence that elements of both approaches can lead to reductions in poverty.

Person-centered anti-poverty approaches

Tax Policy. In 2011, the Earned Income Tax Credit (EITC) and the Child Tax Credit

3 The SPM figures include all poor residents, adult and children.

(CTC) lifted almost 5 million children out of poverty, as defined by the SPM (Sherman, Trisi & Parrott, 2013). The EITC subsidizes the income of the working poor by lowering the tax burden. It mainly benefits those families with incomes relatively close to the poverty line and generally does not help families without an employed head of household (Burkhauser, Moffitt & Scholz, 2010). The CTC is a credit of \$1,000 per eligible child. This credit is not solely aimed at families in poverty (families with annual incomes up to \$110,000 are eligible); however, it has an additional benefit to poor families because the credit is refundable, meaning the credit can be received even if no tax is owed (Burkhauser et al., 2010).

Because these tax credits enjoy broad support and are proven to lift families out of poverty, it makes sense to support programs to ensure that eligible families know about them and receive the benefits. In Dickert-Conlin, Fitzpatrick and Hanson's (2005) review of studies concerning utilization of the EITC, California welfare recipients were found to take advantage of the EITC at rates ranging from 42-84%, depending on county of residence. Non-profit organizations might be well-positioned to help improve EITC and CTC utilization rates through community education and outreach. For example, the Daughters of Charity Ministry Services Corporation provides health benefits outreach and enrollment assistance to poor individuals through their Health Benefits Resource Centers. Given the existing infrastructure, this organization and others that perform similar services could potentially enfold EITC assistance into their programming.

One troubling practice related to the EITC is the widespread use of Refund Anticipation Loans (RAL) among low-income tax filers. With RALs, tax preparers charge a fee that allows taxpayers immediate access to their tax refunds when they file. Tax preparation, check cashing, and RAL fees are estimated to erode over \$2 billion of the benefit of the EITC (United States

Department of Health and Human Services, 2006). Reduced-price or free filing assistance as well as outreach about the impact of RALs and other fees could help mitigate this problem.

TANF. When cash entitlements for the poor ended with the passage of welfare reform in 1996 the new law, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), dramatically transformed traditional notions of a welfare safety net. First, under PRWORA cash aid is provided via Temporary Assistance for Needy Families (TANF) with a lifetime benefit maximum of five years and a work requirement for recipients.⁴ In addition, TANF is operated via state block grants, which means that there is a finite amount of funding available regardless of the number of eligible families. The number of poor children served by direct cash aid has been greatly reduced by this policy. Eighty-two of every hundred poor families with children received cash welfare aid in 1979; this number fell to 68 in 1996 and 27 in 2010 (Trisi & Pavetti, 2012).

In response to PRWORA, the state of California introduced new programs and redesigned others to help poor families. CalWorks, begun in 1998, was the state's primary response to welfare reform and provides a monthly cash payment to eligible poor families with children. As the name suggests, most recipients are expected to be in job training or employed, unless allowed an exemption. In 2011, over 1 million children and over 300,000 adults participated in CalWorks (Danielson, 2012). This represents less than 1/3 of the state's poor. In addition, the average monthly CalWorks payment was only \$459 (Bohn et al., 2013).

Supplemental Nutrition Assistance Program (SNAP). CalFresh is the state's implementation of SNAP, formerly known as “food stamps.” Many more Californians

⁴ See <http://www.acf.hhs.gov/programs/ofa/programs/tanf>

participate in this program (almost 4 million in 2011) than CalWorks; however, the CalFresh program remains significantly underutilized at only 50% enrollment (Danielson & Klerman, 2011). Although research does not provide strong evidence regarding the reasons for the low participation in CalFresh, Danielson and Klerman (2011) suggest some possible contributing factors. First, there is some evidence that fingerprinting requirements might deter some eligible families from participating. Second, unauthorized immigrants whose children are U.S. citizens, and therefore eligible for CalFresh, may be less inclined to enroll due to fear of reprisals. The Pew Hispanic Trust estimates that there are 2.5 million unauthorized immigrants in California, the highest state total in the U.S. (Passel, Cohn & Gonzales-Barrera, 2013). Improving SNAP utilization rates should be considered a priority because the program has greatly benefited the nation's poorest children. In 2011, more than 1.5 million additional children would have been below 50% of the poverty line (using the SPM) in the absence of SNAP benefits (Sherman, Trisi & Parrott, 2013).

Minimum Wage. President Obama has proposed to increase the federal minimum wage to \$9.50 per hour from its current rate of \$7.25 and to have future increases tied to the rate of inflation. Among a targeted subgroup of families in the bottom third of the income distribution⁵ Sawhill and Karpilow (2013) estimate that a minimum wage of \$9 would increase household earnings by 17%. Some states, including California, have instituted a minimum wage higher than the federal rate. California's minimum wage is currently \$8 and the state has recently passed legislation to increase the minimum wage to \$9 in 2014 and \$10 in 2015 (Lifsher, 2013).

5 “households with below minimum wage earnings, households with high school dropouts, and single mother households without a second earner (Sawhill & Karpilow, 2013, p. 3).”

Despite federal executive branch and recent state legislative endorsement, public support for a minimum wage increase is mixed. Card and Krueger (1995) found that an increase in the minimum wage led to higher rates of employment and wages for workers, countering common arguments that such policies increase unemployment and depress wages. More recently, Schmitt's (2013) extensive review of available research also concluded that the evidence does not suggest there are large negative impacts associated with increasing the minimum wage.

Place-based anti-poverty approaches

Early Childhood Investments. Research advances in neuroscience and developmental psychology provide strong evidence that early life experiences are critical for child development and there is a large body of research that illustrates how disparities emerge during the early years, particularly from birth to age five (Yoshikawa et al., 2013). These disparities are related to outcomes for poor children and contribute to life-long inequality when compared to their more advantaged peers. Early intervention seems to carry a high rate of return (Yoshikawa et al., 2013; Heckman, 2006).

In the 1960s and 1970s several educational and social programs such as Abecedarian, High Scope/Perry Preschool, and the federally-funded Head Start were developed to positively impact life trajectories for poor children. Abecedarian and Perry Preschool were model programs, with randomized experimental designs and rigorous longitudinal evaluations. Participants in both programs were found to have long-term positive outcomes. Abecedarian was a five-year, year-round program involving 111 children ages 0-5. The program increased cognitive development, school performance and attainment, and resulted in improved economic and social indicators at age 21 (Campbell, Ramey, Pungello, Sparling, & Miller-Jarvis, 2002). The High Scope/Perry Preschool program was a similar intervention for 132 low-income 3 and 4

year olds and had comparable positive outcomes including more schooling completed and higher graduation rates, lower teen pregnancy rates and out-of-wedlock births, lower rates of arrest and incarceration, higher incomes, and less dependence on government assistance (Schweinhart, 2004). Children from this study have been followed up through age 40.

Numerous studies have been conducted on both the short and long-term outcomes associated with participation in Head Start, the landmark federal early education program targeting low-income 3- and 4-year olds (Deming, 2009; Ludwig & Phillips, 2008; Puma et al., 2010). Results have been mixed, with many studies showing only modest benefits for participants. However, some longitudinal studies suggest that there may be positive impacts associated with participation that do not emerge until much later in life (Deming, 2009). In addition, Ludwig and Phillips (2008) use a cost-benefit framework to argue that Head Start continues to be a worthwhile investment of the nation's funds in fighting poverty. However, they include the caveat that some changes to the program may be warranted, such as allocation of funds for states to run programs and altering elements of the program design to increase the emphasis on academic preparation, much like traditional Pre-K programs.

Universal Pre-K is another early childhood strategy currently being promoted nationwide and Oklahoma's Pre-K program is widely touted as a model for the rest of the country. Cascio & Schanzenbach (2013) studied universal Pre-K in Oklahoma and Georgia and found increased rates of enrollment, better test scores, and more parental involvement among low-income children. However, they cautioned that evidence suggests higher-income parents also moved their children from private to public Pre-K programs, raising the potential for crowd-out effects.

According to 2011 U.S. Census estimates, there are just over one million 3- and 4-year olds in California, with an almost even split at approximately 500,000 each (Barnett, Carolan,

Fitzgerald & Squires, 2013). In 2011, a total of 588,000 children attended some form of “nursery or preschool” in California according to the U.S. Census Bureau.⁶ *The State Preschool Yearbook*, compiled annually by The National Institute for Early Education Research (NIEER) at Rutgers University reports that statewide, 9% of 3-year olds and 18% of 4-year olds are enrolled in state-funded Pre-K programs, with an additional 6 and 12 percent respectively enrolled in Head Start (Barnett et al., 2013). The NIEER *State Preschool Yearbook* also ranks states against each other on indicators of preschool access and quality. In 2011-2012, California ranked 20th out of all states and the District of Columbia. However, on a 0-10 scale of quality indicators, the state only merited a score of 4 and was found to be lacking in aspects of teacher credentialing, class size, support services, nutrition, and monitoring (Barnett et al., 2013).

Obtaining political support for universal Pre-K in California will require public outreach and education because voters overwhelmingly rejected a plan for universal half-day Pre-K in 2006 (Jacobson, 2009). However, there is a history of state support for early childhood issues. First 5 California, a state-level consortium, originated from Proposition 10 in 1998 and represents an attempt to draw public and policy attention and resources to early childhood interventions (Jacobson, 2009). Los Angeles Universal Preschool (LAUP) has its origins in a local branch of First 5 and offers free pre-school and family services to 10,000 children.⁷

Wraparound programs. Many anti-poverty programs offer supportive services around medical care, mental health, nutrition, social services, adult education, job training and other common services of benefit to families in poverty. Such initiatives are commonly called wraparound programs due to their comprehensive nature. The most prominent example of this

6 Language and figures obtained from the 2011 Current Population Survey. Retrieved from <http://factfinder2.census.gov/>

7 See <http://laup.net>

movement is the Harlem Children's Zone (HCZ) in New York. HCZ is noted for its integrated service delivery model and longitudinal, “cradle through college” focus as a whole-family intervention.⁸ However, it is the educational component of the HCZ that has received the most attention. According to one recent study, gains in achievement demonstrated by students attending the HCZ's charter school have the potential to bridge the racial achievement gap in mathematics (Dobbie, Fryer & Fryer, 2011). These findings have led some to question whether HCZ's expansive array of supportive services is necessary or whether the same results could be achieved through the charter school intervention alone (Whitehurst & Croft, 2010). The lack of data concerning which elements of HCZ's design produce positive outcomes is a challenge for policymakers and program administrators interested in replication.

Relying on the success of HCZ as a guide, the U.S. Department of Education launched the Promise Neighborhood Initiative in 2011.⁹ Grants are awarded to consortia of educational institutions, community organizations, businesses, and service providers to provide a continuum of services to all residents of geographically-defined, high-poverty areas. In 2012, a Los Angeles consortium was awarded a \$30 million Promise Neighborhood implementation grant with the Youth Policy Institute (YPI) as the lead agency.¹⁰

SUSTAINABILITY OF ANTI-POVERTY EFFORTS

The economy and political partisanship can severely impact social programs for the poor. A sustainable anti-poverty plan must include strategies to buffer against these realities. Social impact bonds (SIBS), or “Pay for Success” bonds represent one strategy that might encourage

8 See http://www.hcz.org/images/stories/From%20Cradle%20through%20College_11.6.09.final.pdf

9 See <http://www2.ed.gov/programs/promiseneighborhoods/index.html>

10 See <http://www.ypiusa.org/lapn/>

public/private anti-poverty partnerships in California. As Liebman (2011) explains, this strategy requires that investors, bond issuing intermediaries, and service providers assume the initial risk of innovative social policy strategies until the intervention produces results. Public funding commences only after established benchmarks have been achieved in a type of pay-for-performance contract (Liebman, 2011). The SIB strategy has received federal support and several states have piloted programs to address social policy concerns (e.g. homelessness in Massachusetts and offender services in Massachusetts, Ohio, and New York). The California Endowment has partnered with organizations on a SIB project to reduce asthma rates in the city of Fresno.

WHAT'S NEXT FOR CALIFORNIA AND THE NATION?

Our discussion of poverty has focused primarily on the official poverty measure, an absolute indicator of poverty. Despite its utility in establishing a common floor for quantifying poverty, this measure tells us little about the social construction of poverty and the related problem of inequality. Therefore, we also expect conversations to emerge that address the problem of poverty in a relative sense, emphasizing the imbalance in societal resources and a more nuanced discussion of the issues than is possible here.

Tax credits, early childhood interventions and comprehensive place-based wraparound programs should form the basis of an anti-poverty discussion. We have brought these issues to the forefront because they provide great potential to impact the cycle of poverty. That is not to suggest that programs and services like health care, child support, childcare subsidies, and affordable housing should not be part of a comprehensive anti-poverty agenda. The research should guide our discussion but it does not provide a road map; it provides a general direction we must begin to travel to get to a better life for the poor in California and the rest of the nation.

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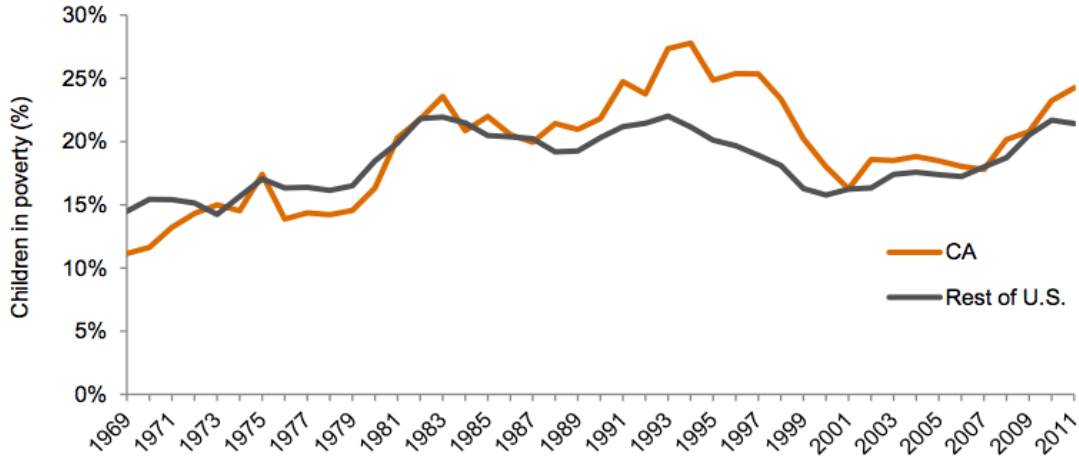
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California's child poverty rate has yet to improve, unlike the rate in the rest of the nation



Source: Current Population Survey, Annual Social and Economic Supplement.

Figure 1. Child Poverty Rates in California and the U.S. 1969-2011. Reprinted from Public Policy Institute of California, *Child Poverty in California*, by S. Bohn and M. Levin, 2013. Retrieved from http://www.ppic.org/content/pubs/jtf/JTF_ChildPoverty.pdf. Copyright 2013 by Public Policy Institute of California. Reprinted with permission.