## Threats to the Quality of Children's Environments

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A growing threat to healthy environments for children in America today is poverty.

According to income-based measures childhood poverty decreased substantially during the 1960s, leveled off during the 1970s, and increased in the 1980s and early 1990s. In 1994, 15.3 million or 21.8 percent of all American children lived in poor families, accounting for 40.1 percent of all poor although they only comprised 26.7 percent of the population. (US Bureau of the Census 1996). Currently over 14 million, or 19.9 % of all US children (US Bureau of the Census 1998) are still held in the grip of poverty.

What does it mean to "grow up poor" in America? This paper discusses the definition and measurement of children's economic well-being and poverty beginning with a comparative look at historical, international and demographic data. This comparative perspective then turns to the changing economic circumstances of poor children today—focusing in particular on the changing family, parental employment, and levels of social provision for poor families.

# Short-term effects and long-term implications of childhood poverty

Short- and long-term negative consequences of poverty for children and for society are substantial and well documented (McLeod & Shanahan 1993, 1996, Hao 1995). Physical growth, cognitive development (including reading ability) and socioemotional (behavioral) functioning all may be impaired by childhood poverty. (Hill & Sandfort 1995, Korenman et al 1995). Effective parenting suffers in economically stressful environments (McLanahan & Sandefur 1994, Kruttschnitt et al 1994), and poor children are more likely to be physically abused.

The incidence, duration and persistence of childhood poverty exert large negative effects on children's IQ, educational achievement, and later adult productivity (as measured by wage rates and hours worked), increasing their adult welfare dependency (Zill 1993, Duncan et al 1994, McLanahan & Sandefur 1994).

High rates of economic deprivation among children today are long-term in nature, and may only be fully realized by tomorrow's adults.

## MEASURING ECONOMIC WELL-BEING AND POVERTY

## Imperfect measurements confound policy discussions

Limitations of the income-based measures used to assess economic deprivation have the potential to distort group comparisons in increasingly diverse populations (Haveman et al 1988, Ruggles 1990, Cirto & Michael 1995), and can confound policy discussions.

Standard income-based measures are adjusted for inflation but not for increases in real family income and children's consumption. They don't correct for geographic differences in the cost of feeding, clothing and sheltering children. No adjustment is made for costs that render income "unavailable," such as child care, child support payments by noncustodial parents at the expense of coresidential children, or taxes. Established poverty thresholds make no provision for economies of scale in family size or adult-child composition. Nor do these calculations consider income generated by cohabiting partners of single parents with children (Manning & Lichter 1996). Finally, income-based measures of official child poverty implicitly assume that parental resources are invested in children—biological, step- and noncustodial—in equitable fashion.

Given these limitations how can we be sure that economic deprivation, as measured by the official poverty rate, has really increased by one-third over the last two decades?

## Other indicators enhance our perspective

A recent study (Federman et al 1996) revealed that 55.1% of poor families experienced at least one of the following deprivations during 1992: eviction; utility or telephone disconnection; housing upkeep problems; crowded housing; no refrigerator; no stove; or no telephone. Only 13% of nonpoor families experienced the same deprivations.

#### Declining earnings

Median real income of the poorest families with children declined by 12% between 1970 and 1986 (Duncan 1992, Haveman et al 1988, Karoly 1994). The proportion of children in "deep poverty"—below 50% of the poverty threshold—has increased (Eggebeen & Lichter 1991). Since 1969 the median family income-to-poverty ratio among children in the bottom 20% of the family income distribution declined from .85 to .68 in 1989 (Eggebeen & Lichter 1993). Family income has both declined among the poorest children and increased (by nearly 20%) among the richest (Eggebeen & Lichter 1993).

### Changing income mix

Significant declines in earnings from work among the poor contribute to a changing income mix for families of poor children. Poor families are now more likely to rely on welfare income and other public assistance programs (Jensen et al 1993, Jensen & Eggebeen 1994). An unprecedented 10 million US children received AFDC in the early 1990s, and over 13.5

resided in households receiving means-tested assistance (US Bureau of the Census 1996). The percentage of children's family income from welfare increased from 18.2% to 35.5% between 1969 and 1989 (Jensen et al 1993), with one quarter of all poor children in 1988 fully welfaredependent (Hernandez 1993). Meanwhile poor families receiving assistance saw declines in average welfare benefits and an erosion in the effectiveness of cash and near-cash transfers (US Department of Health and Human Services 1996).

## Behavioral and cultural adjustments prompt concern

Poor children today are socially and spatially isolated from the nonpoor in schools, neighborhoods and communities to a greater degree in both urban and rural areas (Massey & Denton 1993, Garrett et al 1994, O'Hare 1995). Growing policy concerns exist about whether this increasing geographic concentration of poverty promotes maladaptive behavioral or cultural adjustments (such as juvenile delinquency, school drop-out rates and non-marital childbearing) that will perpetuate poverty into adulthood (Lichter 1993).

The relative economic deprivation of American children in poor families is different from past measures of poverty on many dimensions. It is different from poverty in other rich countries and it is increasingly heterogeneous in etiology and consequences across different US population segments.

## Poor children today are absolutely poorer

Poverty among children today must be judged against the living conditions and consumption levels of the rest of society—both current and past—in order to devise policy solutions that match the reality of poverty for children, and the implications that follow as America's poor children enter adulthood. Rising age inequality, real declines in income among poor children, a growing gap between rich and poor children, increasing dependence on welfare income, a changing family and spatial ecology of poverty, and the growing incidence of chronic or persistent poverty have occured simultaneously. The poorest age segment in American society, children are also the most vulnerable and innocent.

## International perspective sheds light on government's role

US children compare unfavorably with children in seven other Western industrialized societies (Rainwater 1995), even when poverty comparisons are based on equivalent currencies (Smeeding & Torrey 1988). The limited safety net for women and coresidential children in the United States makes the adverse income effects of family disruption and unmarried childbearing especially large (Smock 1993, Casper et al 1994).

Governments have a role to play, and the striking differences in child poverty rates among female-headed families with children in the United States compared with other countries surveyed imply that the stance governments take in ameliorating economic deprivation is critical.

#### Changing family ecology suggests policy considerations

High rates of marital disruption (Schoen & Weinick 1993) and out-ofwedlock childbearing (nearly one-third of all births today) have contributed to a changing family ecology that contributes to children experiencing chronic poverty. Today 57% of poor children live with a single parent compared with one-third in the mid-60s (Rodgers 1996). Poor children today are more likely to suffer persistent bouts of poverty or recurrent poverty (Duncan & Rodgers 1989, Duncan & Rodgers 1991, Devine et al 1992). Long-term poverty implies consideration of long-term policy solutions such as training, remedial education and job growth, rather than the short-term relief (e.g. food stamps) required at a time of need (Duncan 1992).

### TANF workfare legislation

Ground-breaking legislation that replaced AFDC with Temporary Assistance for Needy Families (TANF) in 1996 yielded, in its first year, a slight decline in measured childhood poverty rates. But concerns persist that children's economic well-being will deteriorate as welfare eligibility is exhausted or the economy experiences a downturn.

Debate continues over whether key provisions of the bill—especially timelimits and stringent work requirements—will achieve the stated goals of reducing welfare dependency and promoting self-sufficiency, or whether they will ultimately hurt socially and economically disadvantaged children.

Interestingly, research has revealed that increases in poverty rates have been most dramatic among the children of working parents rather than among the children of single parents (Annie Casey Foundation 1996). A larger share of single mothers work today and they, in fact, have higher labor force participation rates than married mothers (Bianchi 1990, Hernandez 1993). But the ameliorative effects of work—and work-based welfare solutions—for women and the low skilled have also eroded (Lichter et al 1994).

## Inequality emerges across diverse groups

The diverse segments of American society experience poverty and prosperity differently. As we have become more heterogenous as a society, economic inequality has grown: between the rich and the poor, more educated and less educated, blacks and whites, married-couple and singleparent families, native-borns and immigrants, city dwellers and suburbanites (Danziger & Gottschalk 1993, Levy 1995, Karoly 1994). Children of all races are more likely to be poor than the average person and the average elderly person.

A 1995 study (Lichter & Landale 1995) sought to determine the extent to which economic well-being of Latino vs. non-Latino White children was

affected by parental work patterns and family living arrangements, revealing that the growing inequality among historically disadvantaged racial and ethnic minorities resides in the fact that earnings from work are often insufficient to raise the family above the poverty threshold. Limited human capital, racial discrimination in job opportunities and pay and gender wage inequality diminish the ability of single mothers to support their children. The implication is that policies that address the problem of low wages among working parents are needed to realize significant reductions in child poverty.

## Predictions

•Without significant reductions in racial inequality, changing demographic compositions imply future increases in proportions of children who are poor.

•Without economic assimilation of ethnic immigrants (or reduced immigration), increases in the child poverty rate will occur.

•Without reductions in the inequality of men's and women's earnings (giving rise to large economic disparities between children across family types), we will continue to see increases in poor children.

•Without significant reductions in economic inequality across diverse groups, growing heterogeneity in the population implies a growing population of poor children.

## ETIOLOGY OF CHANGING CHILD POVERTY AND INEQUALITY

Why have income poverty (an absolute dimension) and economic inequality (a relative dimension) increased among families with children over the last two decades? Changes in family structure, patterns of employment and public assistance have been identified, but agreement is lacking on the relative importance of these factors and, by extension, their possible solutions.

## Changing family structure and size

A growing share of American children live with a single mother, with poverty rates for this group remaining high over the last 30 years at nearly 50%. (Bane & Ellwood 1989). A widely held view argues that if a greater share of children live in single-parent households today, then a greater proportion of children will be poor. Research studies substantiate this view: Virtually all the rise in poverty for families with children between 1970-86 was due to growth in single-parent families (Duncan 1992); roughly 50% of increases in poverty since 1980 are attributed to changes in family composition (Eggebeen & Lichter 1991); and 70% of the annual variation in the child poverty rate between 1966 and 1993 was due to the proportion of families with children headed by unwed mothers (Rodgers 1996).

Critics of this view believe such analyses "blame the victim (women)" for the rise in child poverty (Baca Zinn 1989, Hernandez 1993, Luker 1996). The implication of these analyses is that if the mothers of children living in female-headed families had stayed married or become married, their children would have the same rates of poverty as children currently living in married couple families. But critics point to studies that show 25% of white single mothers and 75% of black single mothers experiencing poverty before they became single mothers (Bane 1986), and suggest that rising economic hardship may, in fact, be responsible for the breakdown in the family rather than rising female headship.

The child poverty problem today also begins in an area with no clear economic cause—the rise of nonmarital fertility among young mothers. Poverty rates among children of unmarried mothers are substantially higher than among children of either married or divorced parents (Bianchi 1993). Unmarried mothers typically are younger (and have younger children which makes maternal employment difficult and child care expensive), have less education and job-related skills, and are much less likely to receive income assistance from the noncustodial father.

But the rise in childhood poverty rates actually has less to do with fertility behavior among the poor than it has to do with declining and low fertility among the nonpoor population. Nearly 25% of the rise in child poverty between 1978-87 resulted from increasing differentials in the mean number of children living in poor and nonpoor families (Eggebeen & Lichter 1991). The reduction in child poverty rates experienced in the 1960s was largely due to the decline in fertility in the United States overall at that time (Gottschalk & Danziger 1994). In fact, if fertility rates had remained unchanged we would have seen a rise in child poverty rates of only 7 and 3 percentage points for blacks and whites, respectively. Although a rise in fertility among the nonpoor would reduce measured poverty rates, it would do little to help the 14 million poor children in America today.

## Changing parental work and earnings

Emphasis on family change should not divert attention from the effect that parental earning capacities can have on children's poverty and economic inequality. Although poverty among children living with two full-time working parents is almost non-existent (Hernandez 1993, Hogan & Lichter 1995), it does not mean that moving all non-working parents (with different education and skills than working parents) into the labor force will eliminate child poverty (Lichter & Gardner 1996-97). Child poverty rates appear to be relatively insensitive to modest increases in parental employment. In fact, very large increases in employment—especially fulltime maternal employment—are required to substantially lower the rate of poverty among children. Thus, changing the employment rates will not necessarily result in a long-term change in children's economic circumstances.

Additional implications of maternal employment that relate to working conditions, advancement opportunities and family stressors must be considered. Studies on the positive benefits of maternal employment on children's cognitive and emotional development suggest that many factors come into play: number of hours worked, job complexity, childcare availability, whether maternal employment is voluntary, whether work activities are supported by the husband, and children's age, gender and personality traits. (Parcel & Menaghan 1994) Whether results of existing literature can be generalized to welfare mothers and their children is not known, nor do we know if welfare-to-work creates new stressors. (Zaslow & Emig 1997)

### Finding work that pays

Child poverty is less a problem of finding work than it is a problem of finding work that pays a non-poverty wage. Poverty rates among workers actually increased during the 1980s (Blank 1996), during a time when an increasing share of the poor were working. Transformation from high-wage manufacturing jobs to low-wage service jobs, declining unionization and cheap international labor have reduced wage-earning capacities among the poor. A substantial decline in the minimum wage relative to the average wage of all workers places a "two parent with one child" household supported by a minimum wage worker well below the current poverty threshold.

The role of parental work and its effect on childhood poverty must be kept in proper perspective. While it is highly desirable to promote parental work for reasons that extend beyond short-term well-being—socializing children regarding appropriate adult role models, for example—we must be cautious about either downplaying or exaggerating its effect on child poverty. The solution to the poverty problem resides both in encouraging parental work and in creating jobs that actually provide for the basic material needs of families and children.

While more education is viewed as the best solution to this problem, it is worth noting that declining school dropout rates and increased educational levels during the 1980s were matched with increases in child poverty. This reflects the changing demographic composition of the poor, and suggests that the rise in child poverty cannot be attributed to significant declines in human capital, job skills or the work efforts of parents. Policies that stress macroeconomic growth may offer only limited benefits to poor children whose local economic conditions are only modestly associated with their poverty status (Friedman & Lichter 1997, Landale & Lichter 1997).

Other factors also require consideration. The tendency for the highly educated to marry one another has increased over time, and we've seen a greater rise in maternal employment among women married to highearning males than among women married to low earners. These combined factors have the potential to increase both family income inequality and the disparities between married couples with two workers and one worker (Cancian et al 1994). And growing income inequality is especially evident among families headed by single mothers (Karoly 1994).

## Changing public assistance and government policy

Debate continues about whether too much or too little government intervention contributes to the relative decline in children's economic status. A new emphasis on behavioral poverty—poverty presumed to stem from the bad decisions and values of parents—argues that government cash assistance programs like AFDC indirectly encourage nonmarital fertility and divorce and undermine the traditional family (Murray 1984).

Most of the evidence, however, suggests that such policies play a modest role in family formation processes (Moffit 1992). The family income of children living with a single mother who worked full-time in 1986 was \$6,817, compared with \$6,284 among children living with a non-working single mother (Bane & Ellwood 1989). While welfare as an option is nearly as attractive as very low-wage work, the question remains as to whether it is high welfare or low earnings that provides the more important disincentive to work.

#### If work is the answer, then work must pay

Policies should be directed at making work pay. Children of parents who play by the rules should be able to enjoy a minimally adequate standard of living. Enhancing the earnings potential of poor mothers is one policy option (Corbett 1993), but job training programs have met with only partial success (Sawhill 1988), suffering from administrative problems and serious underfunding. The Job Opportunities and Basic Skills (JOBS) provision of the 1988 Family Support Act—criticized because of the limited employment opportunities and low wage rates of low-income mothers sought to move poor single mothers into the paid labor force to reduce their dependence on welfare income. In the short term work earnings reduce the likelihood of family poverty. In the long term reduced reliance on welfare income weakens the intergenerational cycle of dependency.

Effects of government policies may have more direct effects on the wellbeing of American children as well. Work-fare legislation requires poor mothers to be economically self-sufficient through paid employment while also remaining responsive to the needs of their children (Kornbluh 1991), but provisions built into the Family Support Act were often inadequate (Naples 1991). The average AFDC and food stamp benefit level for a mother with two children and no earnings declined from \$10,169 to \$7,471 between 1972 and 1991 in constant dollars (Haveman & Wolfe 1993), thus declining benefit levels contributed directly to the economic well-being of poor children.

## **Consider other interventions**

The declining helpful effects of assistance programs suggest other methods of government intervention should be considered, among them raising the minimum wage, expanding the Earned Income Tax Credit for families with workers, and subsidizing high-quality child care. Although it is not clear whether these efforts will slow the rise in income inequality (Danziger & Gottschalk 1994), it is likely that those children at the bottom of the income distribution would be helped if work was available—a likelihood upon which we must base our hopes, but one which also raises additional questions.

## Questions must be asked to direct policy discussions

TANF has changed the lives of poor children, and few disagree with the goals of reducing dependency on welfare and promoting self sufficiency. But questions remain. Will the program's time-limit and work-requirement provisions pull our socially and economically disadvantaged children out of poverty's grip? What must we learn about the direct and indirect effects of workfare programs in order to direct future policy discussions?

#### Parental work

Can parental work provide direct improvements in the well-being of America's poor children?

•Will the "end of welfare" increase or decrease child poverty and other forms of economic and social deprivation (Eggebeen & Lichter 1991; Harris 1996; Meyer & Cancian 1998)?

•What new adversities will poor children face when their mothers are removed from the program or cycle in and out of TANF?

#### Child development

Will child development benefit indirectly from parental work? Does it benefit the cognitive and emotional well-being of poor children or create additional stressors? Our understanding is limited, we know little about how parental work-related skills and human capital instill positive values and aspirations.

•Will exposure to positive working parental role models encourage development of positive work ethic?

•Will parental work provide structure and meaning to family live and provide a better link to community sources of social support?

•Will investments in job training or schooling increase women's competence and self-esteem to indirectly benefit children?

•How will alternative child care arrangements required of working mothers affect the lives of their children? Will federal monies for child care and other state initiatives provide for high-quality centerbased child care?

### Family and community relationships

What are the indirect consequences for children's family and community relationships?

•Will we see work-related migration among poor mothers that uproots children? ... and a corresponding loss of social support? Or will children benefit from relocation to better neighborhood environments?

•How will relationships between noncustodial fathers and their poor children be affected? Will father involvement negatively or positively affect their emotional and cognitive development? (King 1994)

•Will a new dependence on marriage or marriage-like relationships replace women's past dependency on welfare? Will this expose poor children to new "risks" to healthy development when relationships are abusive or unhealthy?

## Conclusion

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New Working Town

Literature on the role government plays in ameliorating child poverty is highly polarized, with emphases on different causes that imply different political agendas and policy solutions. Monocausal explanations, unfortunately, overlook the fact that causes of poverty differ for different groups of children. Until we adopt a multifaceted approach that builds strong families, promotes work and higher wages, and supports family and pro-work policies (including welfare policies), poverty rates will not be lowered among children.

Despite the thousands of studies that have been published on the topic of poverty (Sawhill 1988), the rate of child poverty is at a 30-year high, and there is a greater income gap between rich and poor children than ever before (Lichter & Eggebeen 1993, Fisher et al 1996). Whether it is the inadequacies of the research, limitations in the efficacy of social policy, or the changing nature of poverty's causes that has limited progress is open to debate. What is clear is that research has not been translated into policies that benefit poor children.

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