

Welcome to the 2020 Online Training



Thank you to our sponsors for supporting quality training for the Iowa Community Action Network!



Demystifying Poverty and Creating Community Action Champions



Presented By: ICAA's 2020 Emerging Leaders' Institute for Training and Excellence (ELITE) Cohort:

- ❖ Hailey Carr, HACAP
- ❖ Jaynie Mason, Operation Threshold
- ❖ Brianne Mitchell, Mid-Sioux Opportunity
- ❖ Rigoberto Montiel, Community Action of Eastern Iowa
- ❖ Danielle Pershing, HACAP
- ❖ Kelsey Smith-Walhovd, West Central Community Action
- ❖ Mallory Stewart, HACAP

Hosted by Tiffany Keimig and Lana Shope, ICAA



Purpose



- Address stereotypes about poverty
 - Share data and stories that counter them
 - Show the incredible challenges individuals and families are often up against and how we can...

Speak Truth

Spread Hope

Educate Others

Create Community Action Champions



“Poverty is a lack of character, not a lack of cash”



A story about the power of 'cash'...

- **North Carolina 1997 Harrah's Cherokee Resort**
- **Profits directly impacted Cherokee families**



Duke University Study

- **Costello Study**
- **Chicken or the egg**
- **Casino presents unique opportunity**

Bregman, R. (2020, February 11). *Poverty isn't a lack of character. It's a lack of cash.* The Correspondent. <https://thecorrespondent.com/283/poverty-isnt-a-lack-of-character-its-a-lack-of-cash/37442933638-a4773584>



Duke University Study: Initial Results

- **Child behavioral problems down 40%**
- **Juvenile crime rate, drug & alcohol use declined**
- **School scores improved**

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Duke University Study: Long Term Results

- **\$4,000/year= educational attainment and reduced criminal record**
- **10 years later...**
- **Outcomes for parents**

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Why do some people living in poverty make poor decisions?

- **Mental bandwidth**



- **You can't take a break from poverty**

- **Psychology of scarcity**
 - **Overloaded computer**

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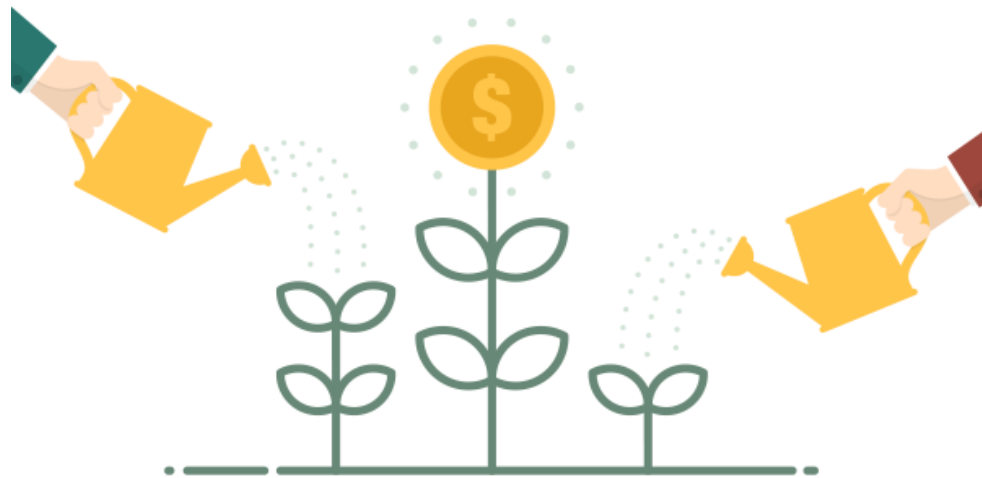
How does poverty affect intelligence?

- **Effects of poverty on IQ**
- **Major financial set back impairs cognitive ability for people living in poverty**
- **Sugar cane farmers from India**



How giving money away actually saves money

- Cherokee Casino
- Cost of eradicating poverty



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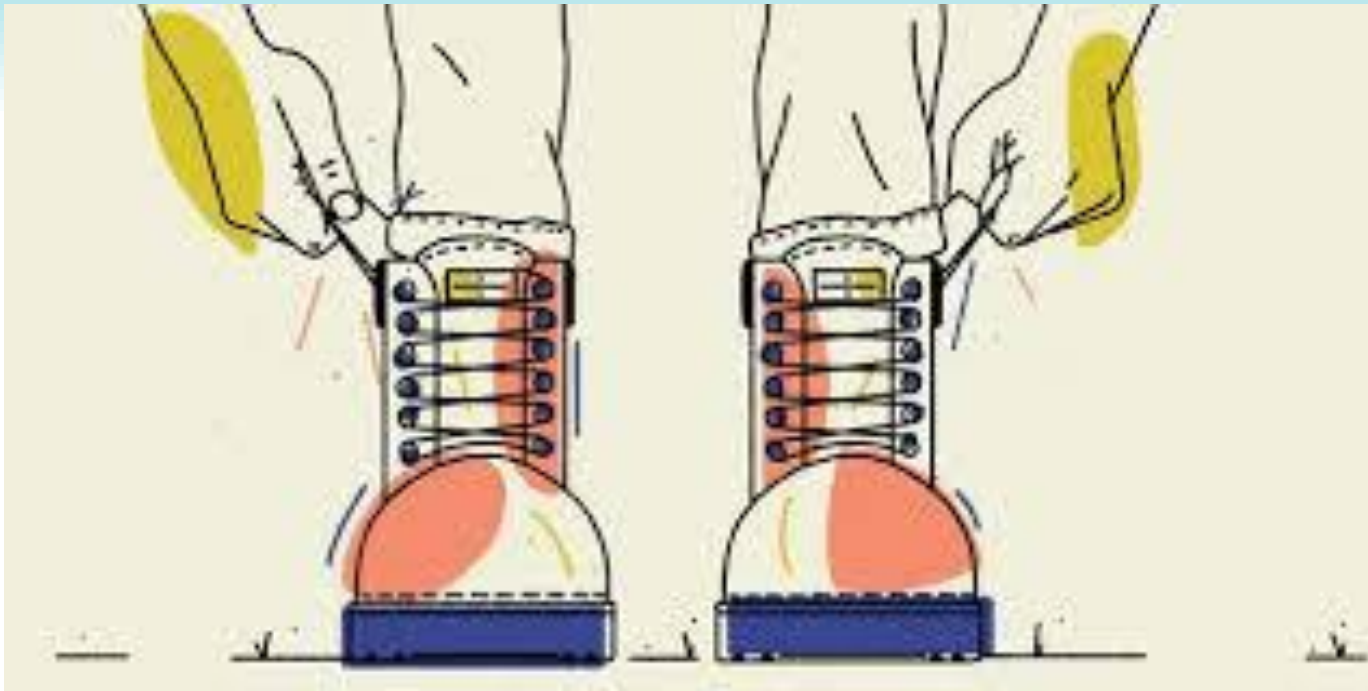
Is poverty really a lack of character?

NO!!!!!!!!!!!!

Poverty is a lack of cash



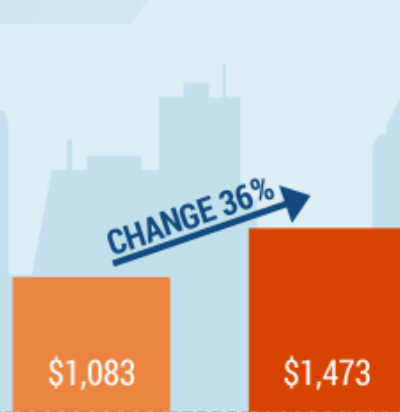
“Pull Yourself Up By Your Bootstraps”



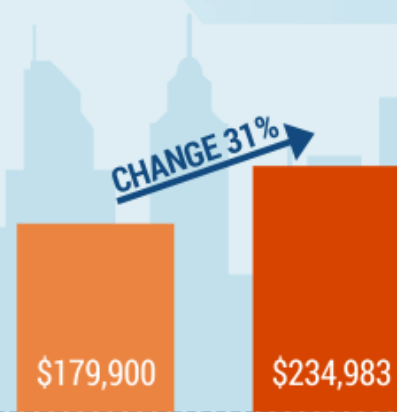
Rent, Home Price, College Tuition and Income in the Past Decade

2010 vs. 2019

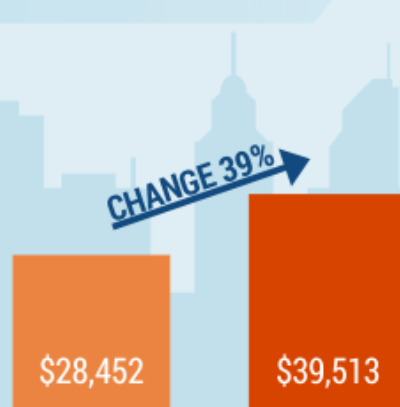
AVERAGE RENT



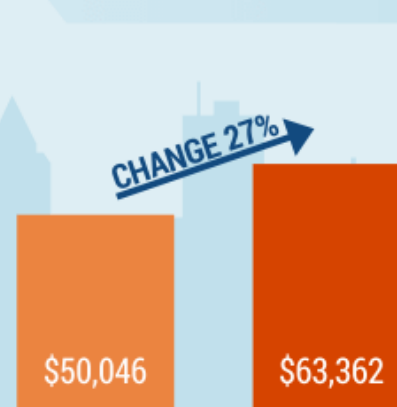
MEDIAN HOME PRICE



PRIVATE COLLEGE TUITION



MEDIAN HOUSEHOLD INCOME



*2019 median household income is based on CPI-adjusted data
Source: Yardi Matrix, PropertyShark, usnews.com, U.S. Census

RENTCafé®



Grocery Costs

- \$400 on groceries in a month in 2010 cost \$470.48 in 2019
- USDA states a thrifty monthly budget for a family of four is \$584
- Estimated average monthly SNAP benefit for family of four is \$448 (with no income).



Housing Costs 2010 vs. 2019



- Housing costs up 31%
 - \$100,000 house now costs \$131,000
- Payments jump from \$714 to \$934 to purchase the same house
- Rent costs up 36%
 - 1 bedroom \$500 apartment now \$680
 - Plus utilities



Monthly Budget-Family of Four

	Without SNAP	With SNAP
Rent	\$700	
Utilities	\$120	
Groceries	\$584	\$136
Gas (car)	\$50	
Insurance (car)	\$50	
Phone	\$35	
Total	\$1,539	\$1,095
Net pay @ \$7.25	\$998/mo	
	-\$541	-\$97
Net pay @ \$9.20	\$1,238/mo	
	-\$301	\$143



Additional Barriers

- Transportation
- Daycare
- Mental Health
- Substance Abuse
- Psychosocial
- Outstanding debt



How do we, at Community
Action, help support our
community members?



Rapid Rehousing

- Housing First Model
 - Rent, deposit, and utility assistance
 - Case Management
 - Connection to resources
 - Accountability
 - Life Skills



Housing First vs. Housing Readiness

Typical "Housing Readiness"



Housing First



Home Visitation Programs



How Do Home Visiting Programs Support Families?

- Provides Personal Visits
- Provides Opportunities for Group Connections
- Provides Developmental and Social/Emotional Child Screenings
- Provides Resource Network Connections



What Are Outcomes from Supporting Families with Home Visiting Opportunities?

Short-term

- Increased healthy pregnancies
- Increased early identification
- Increased parent knowledge
- Improved parenting capacity
- Improved family health



What Are Outcomes from Supporting Families with Home Visiting Opportunities?

Intermediate

- Improved child health and development
- Reduced rates of child abuse and neglect
- Increased school readiness
- Increased parent involvement

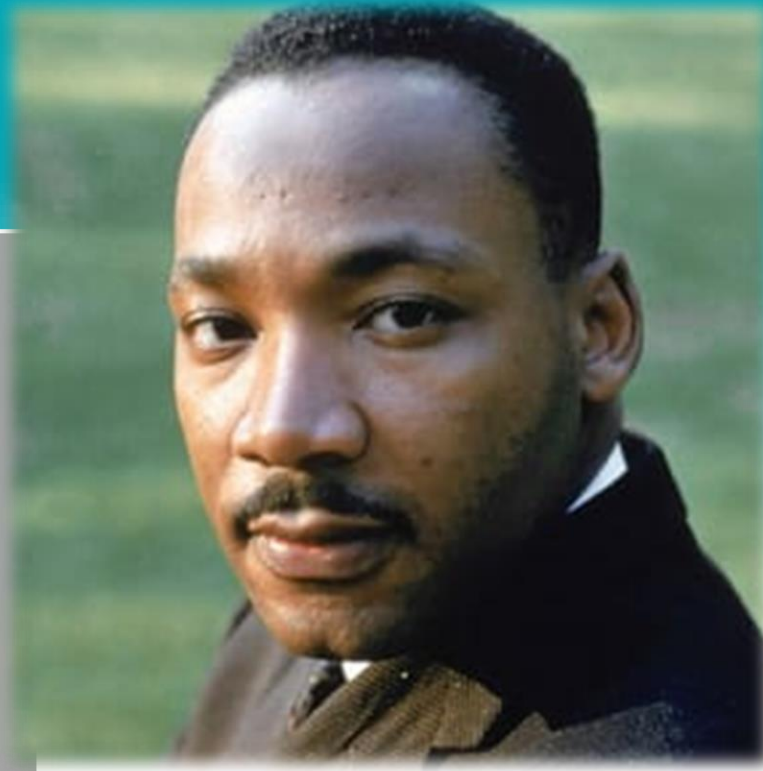


What Are Outcomes from Supporting Families with Home Visiting Opportunities?

Long-term

- Strong communities, thriving families and healthy, safe children who are ready to learn





“It’s all right to tell a man to lift himself by his own bootstraps, but it is cruel jest to say to a bootless man that he ought to lift himself by his own bootstraps.”

— Martin Luther King Jr.



“Poverty does not have long term effects on children”

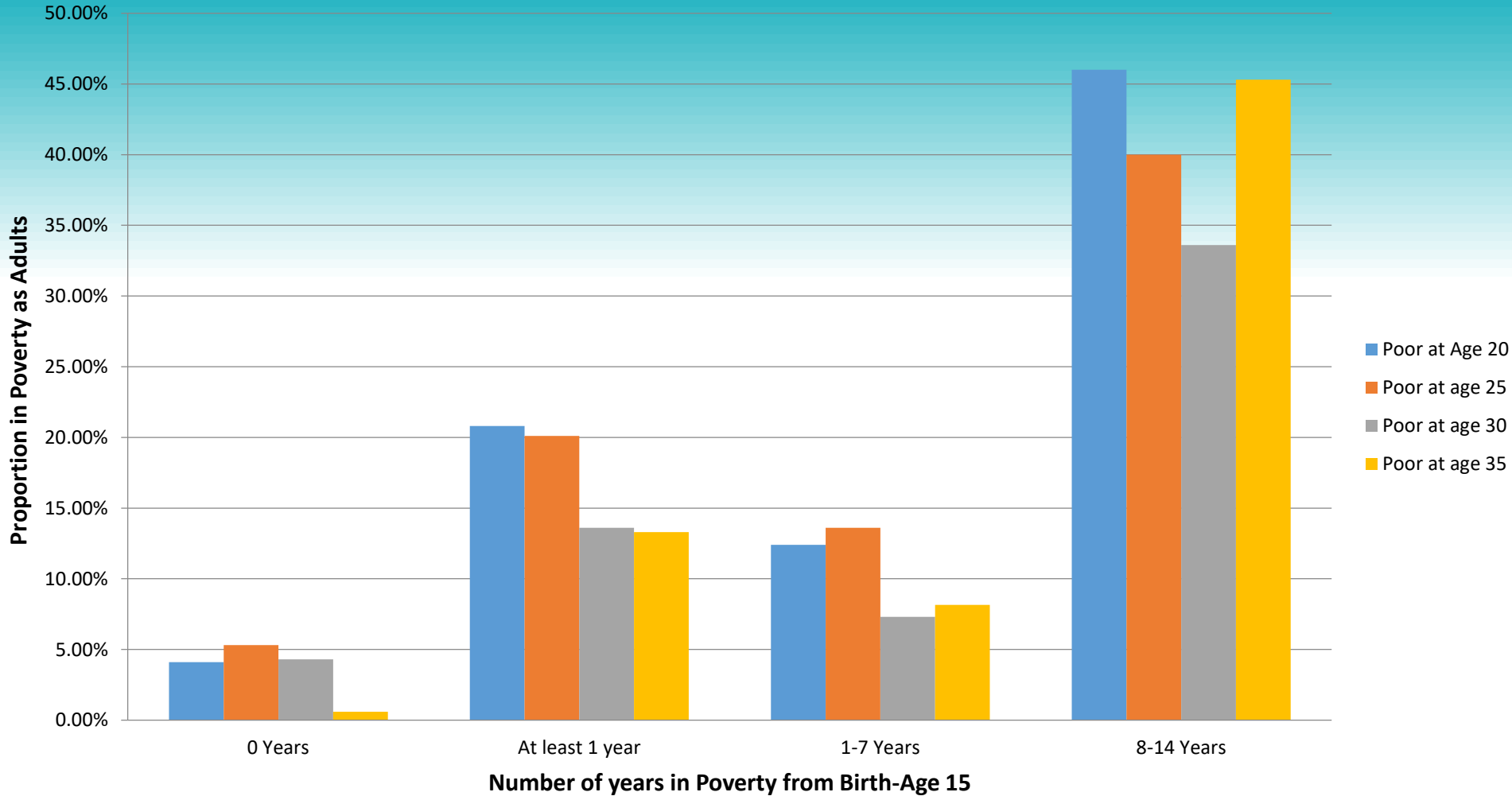


Childhood Poverty Increases Risks to Health & Wellbeing:

- Heart Disease
- **Chronic Stress**
- Changes to Brain Structure
- Anxiety
- **Behavior Disorders**
- **Malnutrition**
- Learned Helplessness
- Low Self-Esteem
- **Exposure to ACES**
- **Chronic Illness**



Kids Who Experience Poverty More Likely To Be Poor As An Adult



National Center for Children in Poverty (www.nccp.org)

Childhood and Intergenerational Poverty: The Long-Term Consequences of Growing Up Poor



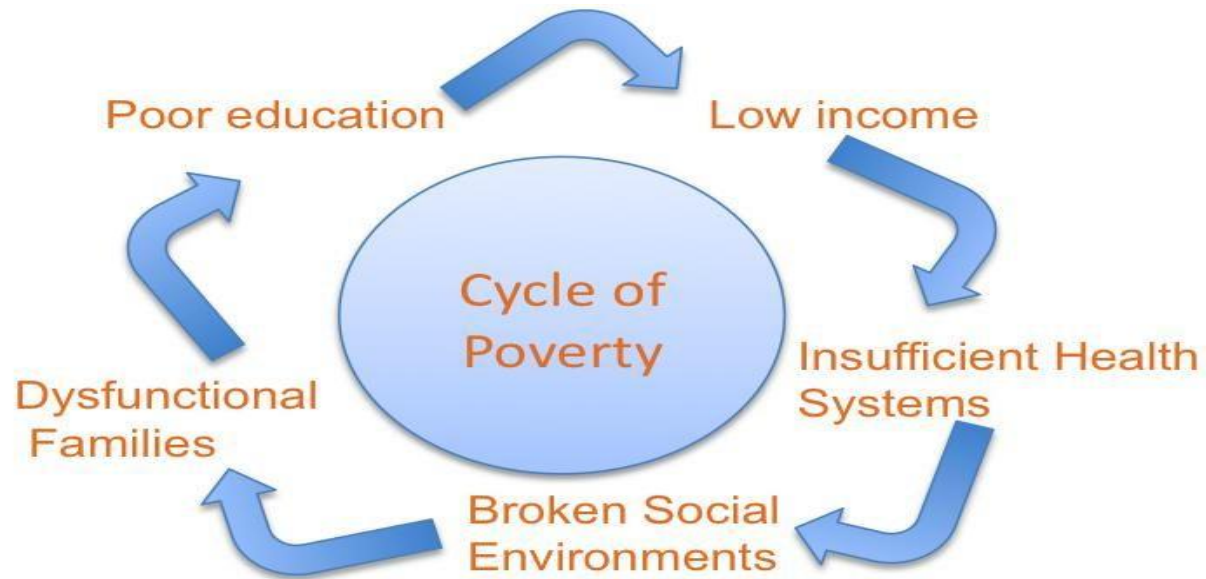
Effects of Poverty on Children's Education

- 90% of children not in poverty obtain a high school diploma
- 62% of children who spend ½ their lives in poverty obtain a high school diploma
 - 3% obtain a college degree
 - 16% of children were either consistently working or in school



Effects of Poverty on Children's Education

- Dropout rate
- Under-resourced schools
- The cycle of poverty continues



Effects of Poverty on Children's Education

- 25% have seen violence
- 22% have been removed from their biological families
- Violence and being relocated from families causes high stress
 - High stress cause behavior disorders such as:
 - Difficulty getting along with peers
 - ADHD
 - Impulsiveness
 - Aggression
 - Conduct disorder



Development

- Birth to 5 years most important developmental period
- Chronic Stress
- Cognitive
- Social/Emotional

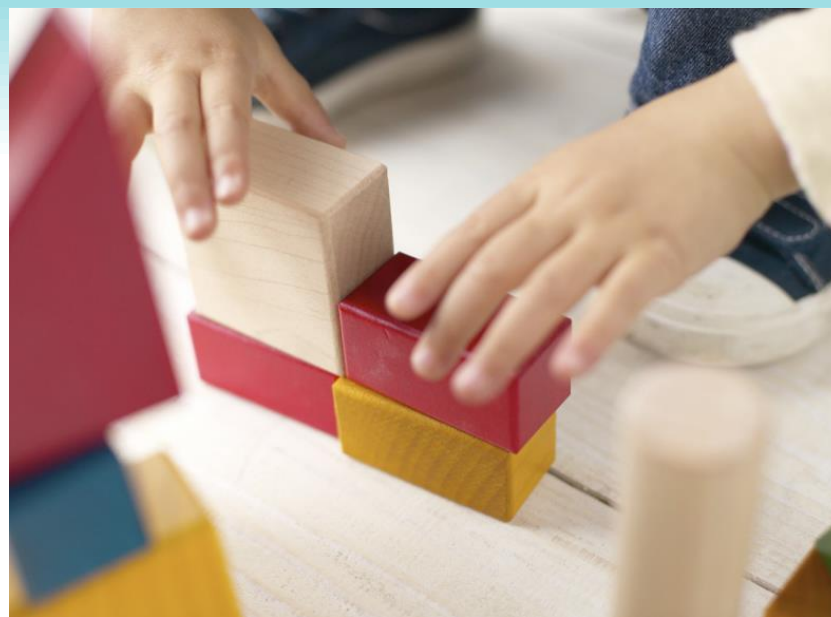


Source: <http://www.howkidsdevelop.com/developSkills.html>



Development

- Speech and Language
- Fine Motor
- Gross Motor



Source: <http://www.howkidsdevelop.com/developSkills.html>



Health

- Self Confidence
- Heart Disease
- Learned Helplessness



Source: <http://www.howkidsdevelop.com/developSkills.html>



Health

- Toxic Stress
- Malnutrition
- Accidental Injuries



Source: <http://www.howkidsdevelop.com/developSkills.html>



**Family
Instability**

Malnutrition

Illness

Dropout Rates

Stress



**Developmental
Delays**



How Can Community Action Help?

- Quality Child Care
- Affordable Housing
- Food Access
- Resources for Parents



Thank you

