

Dimensions of Poverty

2003

*"...and in the end we shall
be judged by what we do to and for the poor."*

MOTHER THERESA, NOBEL PEACE PRIZE WINNER, OSLO, NORWAY
DECEMBER, 1979



SISTERS OF CHARITY FOUNDATION
of South Carolina

A Ministry of the Sisters of Charity of St. Augustine Health System

TABLE OF CONTENTS

Preface	
Purpose and scope of document	1
Definition of poverty	2
Ethical context	2
Relevance to South Carolina	3
Culture, Attitude and Values.....	5
Community Structures.....	11
Family Structures	17
Life Skills	21
Education.....	27
Health	33
Economics	41
About this work.....	47
Suggested reading lists and additional resources	48

People can be poor in many ways, internally and externally. In all cases, poverty means the lack of appropriate and necessary conditions needed to sustain and nurture individual, family and community life.

PREFACE

Purpose and scope

The Sisters of Charity Foundation of South Carolina has undertaken a mission to act as a catalyst in addressing poverty in our state. To make a real and lasting impact on poverty in this state, the nature of poverty in South Carolina must be understood. Only then can decisions about strategically granting funds and leveraging resources be made.

This document is the first step in the mission and a beginning in understanding poverty. The introduction sets the document within its context and defines its overall goal of addressing poverty's fundamental causes. The Foundation commissioned a Research and Development Team to synthesize global researchers' work and suggest the most effective strategies for addressing poverty's root causes. These strategies are not limited to what the Foundation can do, but what the private, public and government organizations, supporting communities and individuals, can do as we work together.

This work examines seven dimensions of poverty, their importance, causes and consequences, and presents initial recommendations within an ethical context relevant to South Carolina. Future efforts will present additional strategies and approaches for implementing these recommendations.

Document background

Six professionals with varied and broad expertise, vision and a passion to help their fellow human beings composed the Research and Development Team. The team engaged, when necessary, additional support for collecting and synthesizing data.

The team categorized eight dimensions of poverty: ethics; culture, values and attitudes; community structure; family structure; life skills; education; health; and economics. The team determined that the ethical piece cross cuts each dimension and therefore, should help frame all the other dimensions.

To gain a more thorough understanding of these dimensions, the team adopted a two-fold approach: examine readily accessible data and current research and involve focus groups to personalize poverty. Participants included rural and urban single mothers receiving welfare, homeless, at-risk teenagers and the working poor. The team explored causes, consequences and potential solutions of poverty with Catholics, policy makers and a tight-knit rural community working to solve problems locally.

With research in hand, the team began to explore what might be termed "best practices" — those activities that, in each dimension, would make best use of resources for addressing poverty. The team targeted approaches that favored reducing poverty over relieving poverty. The team took care to ensure recommendations are consistent with the social teaching of the Catholic Church and the philosophy and leadership of the Sisters of Charity of St. Augustine and the Foundation's Board of Trustees. As a result, the "What" that needs to be addressed in each dimension of poverty is clearer than before. However, in many cases, "How" to address poverty's dimensions remains challenging.

The team, the Board and the Foundation will continue to develop strategies for investing in communities and combating poverty on a systemic basis. Thus, this document will remain a working draft. More needs to be done, including more research. Research, striving for greater understanding and expertise, will be a necessary, on-going practice of this proactive Foundation. Our first task, by no means completed, is to achieve a better understanding of "poverty."

Document framework

This document proposes to give readers the most useful, pertinent information in the clearest, most accessible fashion. Two related vehicles present each dimension of poverty. A factual discussion takes place within the context of a systemic approach to poverty and its solutions. This discussion is divided into sections addressing the "Importance," "Problems," "Causes," and "Recommendations" for each poverty dimension. Graphs, charts and other statistical material especially designed for this work clearly present information in visual fashion.

Document usefulness

This document's usefulness depends on several factors such as the quality of information it presents, practicality of actions recommended and the breadth of vision it articulates. Its ultimate usefulness, however, depends on the reader.

“Poverty”—A Definition

What is meant by poverty? People can be poor in many ways, internally and externally. In all cases, poverty means the lack of appropriate and necessary conditions needed to sustain and nurture individual, family and community life.

Individuals can be poor; so can groups and societies. Poverty is not just an individual issue; it is a family, community, societal and global issue. It is not simply a consequence of a person's actions and life style but also the effect of the actions of those around that person. One affects the other and hastens a worsening or improving situation. Individuals and groups often turn resources into inequitably distributed wealth and power. As a result, some people become influenced, dependent or even controlled by those with access and use of resources. The impact is devastating to both parties. Those on the periphery lack spiritually, physically, socially, mentally and economically. Those with the ability and opportunity to change the situation too often choose to ignore or disguise it. Oppression results. Suffering results. Human, family and community growth are hindered.

Because poverty is created by deficits in people individually and collectively, it is an ever changing, ever present condition. What is most threatening is that it is increasingly possible for us all. As long as there is an acknowledgment of sin in this world and its effects in and through us, we each will struggle with bringing glory to God while balancing our satisfaction of needs and desires against greed and lust for material goods and power over others. As much as we can achieve that, we will reduce and perhaps even eliminate some of the many forms of poverty.

Ethical context

As a faith based organization, working within a specifically Roman Catholic tradition, the Foundation must foremost consider poverty within an ethical context. It is through prayer, communal discernment and constant reflection on the Gospel's demands, especially to care for the poor and those on the periphery, that the faith community engages political and social living.

Social life involves developing the “common good,” the total of the economic, political, cultural and social conditions making it possible for people in society to achieve the purposes of individual and communal life. The social justice role of the Church is to examine these structures and constantly build up those which promote human life—the “common good.” The Church believes a definite link exists between the social and religious dimensions of life. The reign of God as expressed in the Scriptures is not entirely “other” worldly, but rather a reign partially realized in this world. This link between faith and justice orients the Church's understanding of herself and the work of institutions such as the Foundation in partnership with others that minister in the Church's name. A social nature defines all of human existence. No person is an island. No individual can achieve education, love, family, economic success or any desirable human goal without the constant assistance of others and the social structures supporting individual life. Thus, we must look systemically at all issues contributing to poverty, injustice and the exclusion of people. While each person is part of a larger community, each individual is also made in the image and likeness of God. All human beings have a dignity that must not be violated by the individual or social actions of society. The protection of the dignity of the individual and sacredness of life are keys to building social good. The Church's social teaching recognizes the appropriate roles of government, especially in addressing large societal needs which cannot be done successfully by oneself or at the local community level.

Finally, we must acknowledge a “preferential option for the poor” and “the requirement of social solidarity with the poor.” These mean, first, that when we can choose between serving those who are well off and those who are more in need, the poor have a special claim; second, that the poor, our brothers and sisters, are part of our single humanity. The Roman Catholic social justice tradition provides a critical eye to examine the economic, social and political structures impacting all

people's lives but which can have a great and adverse impact on the poor and excluded. The Church's response, borne in Gospel justice, requires solidarity with those who are poor and works arduously for the right structures that help eliminate all forms of poverty.

Relevance to South Carolina

Why should we concern ourselves with South Carolina's poor? Because it is morally right; because we, ourselves, stand closer to poverty than we realize; and because the actual and potential losses caused by poverty rob our state, our communities and ourselves of many of God's blessings.

Prosperity and poverty are both facts of life in South Carolina. For example, South Carolina benefits from the wealth of the tourism industry that generated more than \$14.5 billion of economic activity and sustained over 121,700 direct jobs in 2000. The state has benefited from industrial growth and aggressive economic recruitment of companies such as Michelin, BMW, Honda and FUJI. Economists predict continued billions in capital investment in South Carolina.

There is the other side of South Carolina, whose statistics are less favorable:

- In 1999, 14.1% of individuals in South Carolinians lived below the poverty level.
- Our state's fastest growing population, the elderly over 85, account for nearly one-fourth of those in poverty.
- Children and teenagers up to age 17 represent 18.8% of our state's poor population.
- Of the white population in South Carolina, 8.6% lived below the poverty level; of the African American population, the figure is 26.4%; for others, the figure is 20%.
- 15.7% of all South Carolina families with related children live below the poverty level.
- 75% of families headed by high school dropouts under 25 live in poverty.
- The "working poor" are present in South Carolina: 15% of our children live in working low-income families.

More statistics could be presented; more will be in the pages that follow. But the central fact is clear: poverty is causing human and social misery in South Carolina. Clearly, for South Carolina to grow and seize available opportunities, all citizens must be fully equipped and their strengths and abilities encouraged if South Carolina is to be a better place. Improvements in education, health, community and family structures and economic opportunities can enable the poor to become vital and much needed contributors to the state's unprecedented growth. Those improvements can also give human beings a realistic chance to enjoy the kind of life that is part of their birthright. Indeed, much relevance to South Carolina exists.

Culture consists of the values and beliefs that give coherence and meaning to life—our shared ideas about what is good and what is bad, right and wrong, desirable and undesirable, and the basic assumptions about reality that we take for granted.

CULTURE, VALUES AND ATTITUDES

The importance

Prevailing values, attitudes and behaviors collectively known as “culture” exist in any society. These elements either encourage or discourage prosperity and achievement among its members. On a different level, communities and families have their own cultural dynamics which influence the success or failure of their members. Finally, individual attributes and characteristics, shaped in part by the culture, influence how a person responds and makes behavioral decisions. Whether people are born into and continue to live in poverty is heavily influenced by the interaction of cultural factors at each of these levels.

According to David Popenoe, “Culture consists of the values and beliefs that give coherence and meaning to life—our shared ideas about what is good and what is bad, right and wrong, desirable and undesirable, and the basic assumptions about reality that we take for granted.” Culture determines how people view themselves and their opportunities in life. Culture determines how much people will be helped by others to achieve and who is deemed worthy of assistance. Culture shapes the opportunity structure of a society and determines for whom the doors open and to whom they shut. Culture, values, attitudes and behaviors that promote poverty, as well as those that work to eradicate poverty, must be understood.

Culture operates at several levels:

Societal values and behaviors create either a culture of opportunity or a culture of oppression in which opportunity is denied especially for people who are different or considered less worthy.

Sub-group, peer group and community values and behaviors create either a culture of resilience where barriers are considered surmountable or a culture of victimhood where defeat is accepted. In pluralistic societies like America the values of sub-groups are especially important and often produce a clash of cultural values and behaviors between groups.

Family values and behaviors mediate those of the external society for family members where they are either encouraged to overcome negative cultural messages or accept and internalize stereotypes meant to demean and discourage achievement.

Individual values and behaviors determine personal orientation toward striving and mastery vs. self-defeat. They determine the degree that each person will accept existing values of the prevailing culture or modify them to promote a personal agenda.

The problem

Efforts to change the conditions of poverty require changes in our culture at each level of society. To eradicate poverty we must increase positive cultural messages that create opportunity and promote achievement, while eliminating negative cultural messages that deny opportunity and discourage collective and individual effort.

Social scholars and lay people believe our culture has too many negative cultural messages causing social institutions and individual people to behave in ways that don't promote the social good or individual good. The increase in poverty, especially for children, and the ever-widening gap in wealth between society's top and bottom rungs are consequences of these negative cultural influences. Author David Blankenhorn describes cultural changes' cumulative result as “society's steady fragmentation” that isolates individuals and separates them from a true community.

Given the realities of a shrinking world and the globalization of the economy, America needs to draw on the best cultural attitudes and values to create opportunities for everyone. So doing will help them take maximum advantage of opportunities and encourage them to commit to the social good, community and family serving as anchors in times of significant social and cultural change.

The causes

Exploitation of the poor is still considered acceptable by some segments of our society.

In an economy where the credo is profit at any price, a greater risk exists that the least educated and marginally skilled workers will be exploited for cheap labor. The ambivalence about US immigration policy is, in part, driven by the desire for cheap labor (even if it is illegal). Exploitation of workers through discrimination in hiring, wages and promotional opportunities contributes to the maintenance of poverty, especially among women and racial and ethnic minority groups.

Racism continues to be a factor in determining how society's power and resources are distributed.

America is increasingly a racially and ethnically mixed society. Cultural values and behaviors that promote stereotypes and prejudice ability on the basis of skin color, language, nationality or creed have no place in a society espousing democratic ideals. Science (biological, psychological and social), which reveals more diversity in talent and ability, exists more within racial and ethnic groups than between them. Only when the barriers erected by race and ethnic prejudice fall will individuals exercise their human rights and contribute to the maximum extent of their natural abilities to the betterment of society.

Gender bias is still an issue, especially in the economic sphere and the labor market.

Although more women work outside the home, women still earn less on average than their male counterparts. "Women's liberation" as a social movement created affirmative opportunities for women, especially in education and to a lesser degree in higher-paying jobs. This movement has also exacerbated tensions between the sexes as increased freedom for women forces a redefinition of traditional gender roles

In some sectors of society, a cultural backlash has arisen against the progress of women, considered by some to be too fast and too far reaching. The worst manifestations of this backlash are violence against women and misogynist messages in art and the media. Like racism, gender bias reduces the ability of society to maximize the contributions of all its citizens to our general detriment, as well as that of women who are denied equal opportunity.

The trend to place self over others is growing.

Attitudes and behaviors reducing self-sacrifice and commitment to others including community, family and children reveal self-centeredness is growing. While America was founded on the principal of "rugged individualism," our pioneering roots prove that survival was equally team effort. The influences of immigrants who come from communal societies have also shaped our pluralistic culture. For some immigrants, "Americanization" has meant adopting values and behaviors promoting individualism over group identity.

Some consequences of this cultural shift that mushroomed in the 1960s are best described in the family structure section of this document. The adoption of these cultural values determines how some people structure their inter-personal relationships with sometimes devastating consequences for other people. Blankenhorn characterizes this cultural trend:

Today's radical, expressive, or unencumbered individualism is devoted much more to self-aggrandizement at the expense of the group. Concern is shown for groups and the public good only in so far as these directly advance personal well-being. . . In almost every sphere of life the social has given way to the personal, the collective to the individual. No longer having a strong institutional repository, moral authority has become increasingly centered within the psyche of the individual. The underlying purpose of all social institutions is to guide behavior in socially useful ways, toward maintenance of an orderly social life in which citizens practice the social virtues of being kind and considerate, trusting and trustworthy, responsible and hardworking, honest and cooperative, and

respectful of rules and legitimate authority. These virtues are the essence of the kind of society most people want and in which they can thrive. Too seldom realized is the fact that only in such a society can true self-fulfillment be achieved.

As mainstream culture continues to promote excessive individualism at the expense of community and family, all Americans are poorer in terms of quality of family life, social relationships, and the lack of civility in public discourse. The ideals needed to counteract our negative social messages exist in our cultural framework. We simply need the courage to actualize them. Most Americans support the ideals articulated in our national creed such as “liberty and justice for all” and “e pluribus unum” - out of many, one [nation]. These values, however, are easier said than practiced. Equal opportunity and a share of the America dream mean power and resources need to be shared with people who, historically, have not been invited to the table. Who is willing to share with them and how much? These are the ongoing debates that drive our social and economic policy.

Negative attitudes toward the poor blame them for their poverty.

Americans are among the most charitable people as measured by individual contributions to philanthropic organizations and charities. We are also charitable to groups of people considered to be the “worthy” poor (historically the aged, persons with disabilities and needy children). An analysis of trends in our current social policy suggests that we are not as generous to people who are poor but considered “unworthy” for any number of reasons, including the children whose parents are considered unworthy of assistance.

In their 1986 Pastoral Letter, the U.S. Catholic Bishops warn against a “punitive attitude toward the poor that stigmatizes and blames them for their situation.” The widening gap between the “haves” and “have nots” in this country suggests that many of our positive cultural messages, what we say we are to the rest of the world, do not have a receptive audience at home. That needs to be changed.

The media often have a negative influence.

“Cultural elites” whose opinions and personal example are disseminated through the media, often shape cultural attitudes and values. The mass media and the views of cultural elites, particularly musicians, actors and athletes, especially influence American culture.

Too many of the views expressed in the popular media exalt extreme individualism, hedonism, disrespect for women, disregard for children, materialism, exploitation of the weak and quick gain over hard work and self-sacrifice. These messages particularly affect children and youth. Media-driven negative role models lead young people to mimic behaviors predisposing them to spiritual and material poverty.

Negative group values promote poverty by fostering a victim ideology where others are blamed for the failures of the sub-group and its members.

In reaction to real or perceived hostility, sub-cultures can promote insularity and protectionist attitudes that keep people bound within the group. These discourage them from accepting opportunities which might move them beyond other group members. Finally and most sadly, members of sub-groups can internalize their devaluation by the dominant society resulting in self-hatred and low self-esteem. Thus, they self-impose limits on achievement and striving. When this happens there is intra-group exploitation and sabotaging of individual effort.

The consequences

Too many are denied opportunity based on race, gender, social class, circumstances of birth, religion or other attributes.

Whether due to history or our contemporary capitalist, highly competitive society, too many Americans don’t have a chance to participate fully economically and socially. Denial of opportunity also means that people can’t make the best life choices in preparation for marriage and parenthood. Unfortunately, lack of preparation may not prevent them from becom-

ing parents. Others must step in to assume the tasks of functional parenting, sometimes at considerable cost to the public. Some of us are materially impoverished by denied opportunity, but all of us are spiritually impoverished as a consequence of exclusion.

Some who suffer discrimination decline opportunity when it is presented.

Whether due to a real or perceived lack of preparation, mistrust of social institutions, complacency, or anger turned inward, too many people lack an achievement orientation, especially youth from poor and minority communities where a peer culture sometimes mocks those striving for something better. Individuals adopting this posture are life-long under-achievers whose risk of staying poor is very high. They may pass on this culture of under-achievement to their children through negative messages and a poor personal example.

On the other hand, many families and individuals do not internalize negative cultural messages about themselves and their abilities. Heroic stories of people from impoverished and adverse circumstances who thrive and excel are common. Better understanding resilient individuals, families and communities who do accept opportunities or create their own opportunities for economic, social and spiritual advancement can help eradicate poverty.

The recommendations

American society at-large must reshape its perceptions and approach to the poor.

Exploitation of the poor must stop. Whether locally, domestically or internationally, those in power must not exploit the poor. Human development and social development cannot be separated from economic development. Public policy and social programs must have an ethical foundation. Racist and discriminatory attitudes and behaviors must be eliminated.

Whatever the historical conditions under which different groups came to be Americans, our futures as Americans are inextricably linked. We will succeed or fail together. Americans must eliminate cultural messages which foster extreme selfishness and exploitation of others for personal gain and pleasure. A sense of commitment to the larger good must be restored and increased opportunities provided for service and volunteerism, especially among the young. Giving back must be an expectation.

The media must adopt a new direction which stresses truthful, positive messages.

Eliminate misogynistic cultural messages that encourage disrespect for women and promote their sexual and economic exploitation. Increase messages that promote commitment in relationships, especially to family and children. Produce works of art that provide models of desirable social behaviors such as marriage, good parenting, educational excellence and adherence to the work ethic.

Social and educational institutions must foster positive perceptions, attitudes and actions, especially among the young.

Churches and schools must teach moral values and ethics that promote commitment to marriage, family and community, adherence to social mores and personal responsibility that can be translated into private and public actions. Churches must provide a moral framework for attention to the needs of the poor and eradication of poverty as a moral responsibility. Conduct more research on resilience, especially at the family and individual level to suggest what can be done to foster resilience and encourage poor people who beat the odds.

Communities and peer groups must reduce or eliminate negative group values and strengthen positive ones.

Positive group values promote striving and achievement. Examples of these are encouragement of “barrier breakers”—those members of the group who are the first to overcome historical, political or economic barriers to the group’s success. Such individuals are highly praised and serve as examples to other group members that they can also achieve.

Sub-cultures often have a shared history of overcoming adversity. This historical legacy can be used to create and sustain achievement of group members by encouraging them to carry on the struggle for equality and prosperity by taking advantage of every available opportunity. Sub-groups can also establish an expectation of “giving something back” to the commu-

nity and group that is still struggling even if you have personally “made it”. Such expectations help to create values of self-sacrifice and commitment to the betterment of others. Promote cultural messages of hope and striving, regardless of barriers presented by the dominant society. Reward group members for each and every effort to advance, successful or not.

Strengthen families and family values.

“Family values” often refer to cultural values that are pro-family life, including the commitment to marriage and rearing children within marriage. That definition is extended here to also include other values transmitted by parents and other family members to children about the importance of commitment in all spheres of human endeavor.

The values of commitment, self-sacrifice and hard work are important in many situations. Individuals reared with these values are more likely to ascribe to them in thought and behavior in their personal and professional lives. Families have a critical role to play in the transmission of values that help reduce the chances of being poor. Aside from the obvious values of dedication to hard work and delayed gratification for future gain, families model and teach commitment in personal relationships that determine life choices that their children make. Critical life choices like completing one’s education, delaying sexual activity and child bearing until marriage, and commitment to community and family are significantly influenced by family factors.

Families have a critical role to play in reframing and filtering negative culture messages that may damage the self-esteem of their children and foster defeatist attitudes. This is especially a challenge for minority families. Negative family values internalize negative cultural messages from the dominant culture and reinforce in their children feelings of self-hatred and low self-esteem. Over-protectiveness can foster dependency and thwart appropriate risk-taking.

Parents who are self-absorbed communicate to their children that parental needs come before the children’s needs for time and attention. Parents who do not model behaviors that they espouse such as hard work, sobriety and marital fidelity communicate to their children that authority figures are not to be trusted and that all values and standards are negotiable. Very young parents and those who were themselves badly parented are more likely to communicate and demonstrated negative family values for their children. Negative family values create disabling life circumstances and disabling attitudes that thwart the prosperity of their members.

Positive family values communicate a sense of self-worth and self-mastery to their children regardless of the messages in the external environment. The message is that you were born into a family of doers, of strivers, of successful people. We do not fail. Children are expected to carry on this family legacy and to make the family proud. Parents communicate and model commitment, hard work and self-sacrifice. They provide a moral foundation for the spiritual development of their children that will fortify them when challenges must be faced. They give their children roots and wings.

Positive family values create enabling life circumstances and enabling attitudes which enhance the prosperity of their members. Such positive family values can be strengthened through specific actions, such as: Children should be born into and reared in married and committed families. Families must transmit values of hope and effort. Communicate to children that their family legacy is one of success and that they are expected to carry on the struggle and the tradition of winning. Parents must practice what they preach. Family members must acknowledge and celebrate each others’ efforts and successes by creating special family ceremonies which can be carried across generations as a means of maintaining effort.

Individuals must take responsibility for their own attitudes and behaviors.

Last, but by no means least, is the influence of individual values as reflected in the attitudes and behaviors of each person. One cannot control the hand that he or she is dealt, but can decide how to play it. Whether or not a person decides to internalize and act on positive cultural messages or negative ones is in large part a function of individual ability, initiative and fortitude.

Individuals must embrace values that produce optimism and hope and reject values that promote fear and pessimism. Individuals have less control over the presence of opportunity, but what they do with opportunities presented to them is an individual decision. It is to society’s advantage to prepare each person to take full advantage of opportunities to the fullest extent that their personal endowments will allow.

Specifically, the following steps can be taken: Individuals must take advantage of every opportunity for personal education, growth and development. Individuals must surround themselves with people who are optimistic and supportive of their efforts for advancement. In selecting a mate (hopefully for life), individuals should select someone who is also oriented toward achievement and willing to be a supportive and enabling partner and parent for their children. Regardless of cultural messages to the contrary, individuals must embrace hope and never stop trying to make things better for themselves and others.

*Stronger neighborhoods
and communities make stronger families.*

COMMUNITY STRUCTURES

The importance

Poor neighborhoods and community areas typically are those with at least 20 percent of their residents falling below the poverty level. Extreme cases have at least 40 percent of their residents in poverty.

Several measures have been developed to identify distressed neighborhoods. One of these, the Kasarda Index, defines community distress in terms of percentage of residents in poverty; disproportionately high rates of joblessness, female-headed families, teenage school dropouts and the number of people who receive some form of welfare payments (usually AFDC, SSI, Foodstamps, or Medicaid). Developed by John Kasarda, a sociologist at the University of North Carolina, the index was originally used to identify distressed neighborhoods in the nation's largest cities.

The Kasarda Index was employed by the Institute for Families in Society at the University of South Carolina to identify needy communities in South Carolina. It was modified to account for South Carolina's rural nature. The index detected 66 "Distressed" and 20 "Severely Distressed" neighborhoods in South Carolina. Clearly, many communities in the state face serious social and economic challenges. Accurate and objective identification of these communities is the first step toward socioeconomic development and enhancing the quality-of-life.

Over 3200 South Carolina block groups (U.S. Census neighborhood divisions) were compared on each of the measure's five component indicators. Block groups in which rates of poverty, joblessness, welfare receipt and female-headed families exceeded specified cut points were classified as "Distressed" (cutoff = SC block group average plus one standard deviation). Block groups in which all five indicators—including teenage school attrition—exceeded specified cut points were classified as "Severely Distressed."

Kasarda Indicators by SC Block Group Average		
COMPONENT INDICATOR	KASARDA INDICATOR	SC BLOCK GROUP AVG.
Cutoff of residents below poverty line	16.5	30.6
Percent of out-of-school males 16 and older without jobs	33.5	47.2
Percent of families headed by women	8.5	16.6
Percent of families receiving public assistance	8.6	17.1
Percent of persons aged 16 to 19 not in school and not high school graduates	12.8	29.7

SOURCE: INSTITUTE OF FAMILIES IN SOCIETY, USC

Another important feature of communities is the amount of civic engagement present. Two kinds of institutions create a sense of civic engagement: small-scale economic enterprises (i.e., small businesses) and voluntary neighborhood associations (including churches). Irwin, Tolbert and Lyson think these institutions provide the "social glue" for informal public life that will embed people to their community. Stronger neighborhoods and communities make stronger families.

Four key elements of neighborhoods contribute to individual and family well-being.

- Neighborhood residents need to develop and maintain a strong sense of community. This feeling of wanting to belong to the neighborhood, along with confidence in being able to influence events and meet needs through collective effort with neighbors, creates a sense of community and strengthens emotional bonds between neighbors.
- Support networks within neighborhoods play important and different roles in individual, group and family life. While upper income groups have access to mobility, seniors, children and low-income folks having little access to transportation particularly need neighborhood-based support networks. Some networks provide emotional support, others financial, informational and opportunity to participate in the social life of the community. A viable economy must be present that provides an income that people can live on. It is the single most influential factor in determining outcomes for American children and adolescents.
- The natural and built environment must be healthy and orderly. The appearance of buildings and the condition of homes and yards are all visual symbols of social organization or disorganization. These have psychological consequences that affect attitudes and behaviors of residents.

Enhancing South Carolina's neighborhood and community organizations will:

- Increase neighborhood livability, organizational capacity and resources needed to address neighborhood problems.
- Promote leadership development and the sharing of ideas; develop a neighborhood's self-help capacity.
- Promote better and fairer use of public funds.
- Tap citizens' capacity to improve the quality of life without further straining public services.
- Provide the underpinning for a city or region's economic base which retains businesses, attracts new enterprise and strengthens the social fabric.

Creating and maintaining vital community organizations is not the entire solution to alleviating poverty conditions in an area, but it is a necessary piece of the resolution.

The problems

Communities experience difficulty in overcoming the impacts of poverty conditions when their groups are disorganized. Several issues exist in many disorganized communities.

Community organizations' capacity to organize and maintain supports for individuals and families is low.

The strengths and energies of residents are often not organized to promote positive neighborhood changes and improvements in poverty stricken areas. Three major characteristics of vital community organizations are missing or very low functioning:

- 1) A sense of community is often not built and maintained. This is seen in a number of ways: A critical number of residents are not participating in civic life. Residents do not cultivate a conscious understanding that each resident is a neighbor and knows how to be a neighbor. Residents do not express the important need for a sense of community. There are not shared views about basic community responsibilities. Neighbors are not networking and bonding with each other to provide everyone with needed resources and supports to meet daily challenges and stresses.
- 2) Readiness for focused action is low. The following key characteristics are typical: Neither goals, nor feasible and desirable plans for community action are clear. Leadership skills and resources needed for the actions desired are absent. Residents do not participate in planned community improvements nor influence what and how things are done. A passion for immediate action is not present. Community residents are not operating as a team for effective results.
- 3) There is a low capacity to mobilize for action. There is no sustained leadership. Community leaders have little or no organizational know-how. The organization for action is not formalized. Adequate rewards and incentives for sustained action are missing. Internal and external communication systems do not tap resources and supports needed for action. Behind-the-scenes support by influential and knowledgeable individuals and groups is not accessed effectively.

Government leaders haven't helped sustain civic organizations by encouraging local participation and providing adequate funding and assistance.

In many places, there is confusion about who should be responsible for community development initiatives including provision of basic supports and services to children and families. Local government agencies typically have not provided human services, as they are provided by state government. Now government levels are disagreeing with each other about which level should be involved and how. The religious, non-profit and private sectors have major concerns about the kind and level of leadership they should offer due to fear of loss or distortion of their missions and possible IRS interference.

Public dollars at the local level have not been allocated to maintain civic organizations as they are provided to maintain roads, etc. The planning processes of neighborhood and community associations are not effectively incorporated into decisions about budget allocations at the town, county, or state levels. Most cities and towns have little or no money to help neighborhood and community organizations. Neighborhood centers that support family and small business development are not being supported or fostered.

Local government integrity and effectiveness are questioned in some places. Some political leaders are perceived as serving interest groups rather than the area they are elected to serve. Unfortunately, citizens and civic leaders often have left government decision-making to self-serving leaders because of doubt that their voices make any difference and lack of understanding of local government decision-making procedures.

Neighborhood, community and government leaders aren't handling diversity issues in communities well enough.

Courage and candor about racial and class tensions typically are lacking among those in power to alleviate poverty. Race and class tensions are basically ignored. Local community suspicion and hostility about "people from the outside" are ignored. The fact of minority cultures abusing other minority cultures is often ignored. Yet, increasing recognition of racial, gender, cultural, class and age diversity has the potential to polarize groups. Neighborhood, community and government leaders need help in knowing how to handle diversity in the community change process.

Programmatic approaches often replaced or ignored indigenous organizations and didn't focus on building local capacity and relationships.

The poverty approach of the 1960s was too programmatic, too government controlled and operated, too federal- and state-based, and too model / project-oriented. A few individual community structures and processes that worked well somewhere were forced by policy and funding on society without local groups having the freedom to create their own structures and processes that work. Indigenous organizations and ways of doing things were ignored and new ones required in order to get money.

Federal and state initiatives during the 1980s mandated hundreds of new civic organizations be formed related to various funding streams. Coalitions, councils and consortiums were required in order to receive funds. Local civic organizations were often ignored and new organizations built. Scholars and practitioners are now advocating new locally-based initiatives to catalyze personal relationships and social networks to improve community life.

It is now understood that we can't build community only by focusing on "servicing" needs. More major foundations and national advisory groups are calling for new initiatives such as: Neighbors Helping Neighbors strategies, restoring community sense of cohesion and community-building initiatives. Poverty alleviation isn't just about money for program interventions; it's about building meaningful relationships. Recent studies help reiterate this important point.

"The chronically poor today lack not just jobs and income, but positive relationships with people and institutions who can help them improve their lives." (Rockefeller, 1997)

Mentoring programs that link at-risk youth with caring adults have been proven to help young people avoid drugs and pregnancy and complete school. (Public/Private Ventures, 1995)

Low-income pregnant women have healthier babies if a network of friends and professionals support their efforts to eat well, get medical care and avoid drugs and alcohol (Petit, 1996).

Formal and informal mutual support organizations need the most re-building to foster needed relationships and changes. Enhancing community organizations primarily involves nurturing and encouraging a set of values and operative principles related to economic, social and spiritual vitality within an articulated cultural context. It is about creating and maintaining meaningful individual, family and community group activities that build relationships among people. The most important relationships support, nurture and challenge people as they go through life and help people connect to the resources they need.

The causes

Civic organizations have been impacted negatively by recent policy initiatives.

Zoning and economic policies encourage suburban living thus draining people and investments from the inner city and rural areas. People with basic social skills for sustaining a civil society and democracy often leave for where jobs were created. Businesses often abandon buildings without any responsibility for leaving spaces safe or useable. Small businesses are not allowed in residential areas, therefore such needed services as childcare, food stores and health services are not easily accessible to people.

The practice of “redlining” has driven out small business and low- and middle-income persons aspiring to become homeowners and entrepreneurs, thus changing the nature and number of connections among people. Without investment opportunities, major rural and urban areas lack resources to maintain or put in water, sanitation, sewage systems, roads and lights. Deterioration of these items, along with buildings, is significantly associated with increased crime, decreased social interaction, greater individual and family stress and less community cohesion. Where the sense of community and community cohesion is limited, the capacities for civic organization are also small.

Current government policy and resource allocations create fragmentation, duplication and an inability to respond.

Until recently, national social policy and programs were administered at the state and county levels. City governments were not expected to deal with social issues. However, a shift in policy means local governments and civic organizations do have to care, but many are not prepared to assume such responsibilities. They aren’t prepared with finances or the right human resources needed.

A 1996 survey by Ulbrich and Saltzman for the S.C. Policy Forum reported that South Carolina cities, as with other local governments across the nation, spent very little on health and human services. Only seven cities spend anything on health and human services with an average of \$1.96 per thousand residents. Twenty-five cities spent \$0.00 on health and human services, indicating their reliance on county and state government systems and private companies to provide such services. Most services to low-income families provided by cities in South Carolina are basically provided through the transportation, public safety, housing and environment, recreation and cultural budgets.

Deficient training opportunities exist for government, non-profit, religious and civic leaders.

Today we’re generally left with a leadership at all levels and in all sectors who, for the most part, have not been trained adequately to support and build vital civic organizations. Leadership development opportunities of the past have disappeared and should be re-instituted and suited for training in the complexity of modern life. If society expects grassroots organizations such as schools, churches and civic groups to play a larger role in alleviating poverty and supporting those in poverty, then additional training will be required.

Most degree programs provide inadequate focus on the skills and knowledge needed to support and build vital community organizations and life. While higher education may not be the place for such skill development, leaders need some opportunity to access this training. A variety of learning programs are necessary because of the varying levels of expertise in communities. The levels least available currently are learning programs for grassroots leadership.

The recommendations

Invest long-term in neighborhood / community group capacity-building. Choose low-income locations and stick with them.

Provide adequate technical assistance for current leaders. Ensure that new leadership is being cultivated and trained. Most successful city and rural community capacity-building projects strive for neighborhoods and communities that work. In such communities, people feel safe, work together in projects of mutual self-help, celebrate traditions and diversity and achieve accountability among institutions. They bind together parents and reinforce families, connect families to the larger community, set standards and develop moral consensus, assure the education of youth and the full participation of citizens in the life of the community. In other words, the goal is to strengthen or reweave the social fabric of critical neighborhoods and community areas.

Provide ongoing technical assistance, financial aid and legal assistance.

In-service training for staff working with community groups provides appropriate skills and understandings for helping neighborhood groups plan and implement neighborhood and community improvement projects designed to alleviate poverty conditions. Communities need help learning how to develop their own financial support base. Groups need financial assistance advisement ranging from creating a business bank account to incorporating their group as a 501 (c) (3) or non-profit entity and learning how to raise funds legally.

Community groups typically plan a variety of improvement projects needing legal counsel. The list is long and includes proper donations solicitation, development of membership fees, staging fund-raisers, securing grants and / or city contracts and starting businesses.

Support cooperation and collaboration.

Community groups tend to stay isolated and territorial. Thus one community group's improvement project may adversely affect another community group's quality of life. It is vital to share information and resources through community Internet systems, community capacity-building learning sessions, regional community improvement initiatives and improved communication initiatives among government, nonprofits and neighborhood associations.

Partner with city / county and state government.

Help neighborhood associations build capacity and participate in city decisions. Match monies raised by state and city, and invest in communities and neighborhoods throughout South Carolina that promote social connections and relationship rebuilding.

Promote the development of a community and neighborhood fellows programs mentoring community grassroots leaders.

Training programs typically exist for government leaders and influential community members but not for those at the grassroots level. This is the case in South Carolina. To create an organized forum for learning and information sharing, we must encourage and enhance the efforts of South Carolina's most capable organizations. We need to bring in recognized national leaders in neighborhood group capacity building and related themes. We need to partner with local government leaders serving low-income residents, increase resident participation and leadership in developing solutions to neighborhood and community area problems.

Help local groups undertake a self-evaluation of civic organizational capacity.

We need to help communities develop their problem-solving capacity; promote methods and processes to identify and recognize strengths, assets and weaknesses; and use collaborative approaches to solve shared problems and address shared opportunities.

Teach community citizenship to young people. Promote adult citizenship.

We should work with appropriate groups to create a rich community service learning environment in primary, secondary and higher education so young people gain civic leadership skills and understand the importance and results of community participation and involvement. We need to build a citizenry in South Carolina that understands, appreciates and, especially for civic leaders, deals with multiple viewpoints while still valuing their own. We need to help build a common ground for community action. We should encourage adults to model positive forms of civic life to younger generations.

Utilize the following principles in community strengthening activities:

We need to integrate community development and human service strategies; forge partnerships through collaboration; build on community strengths beginning with local conditions and cultural contexts. We should foster broad community participation; require racial equity; and value and use cultural strengths. We should support families and children throughout their intergenerational life cycles.

FAMILY STRUCTURE

The importance

Adults' earning capacity primarily determines the family's economic well-being. Today, at least two wage-earners are needed to produce sufficient income to meet the ever increasing cost of necessary goods and services. Several disturbing trends in family formation (or its lack) change the family structure and reduce the creation of two-parent intact families. The result is an increased chance that more families will be poor or near poor.

The problems

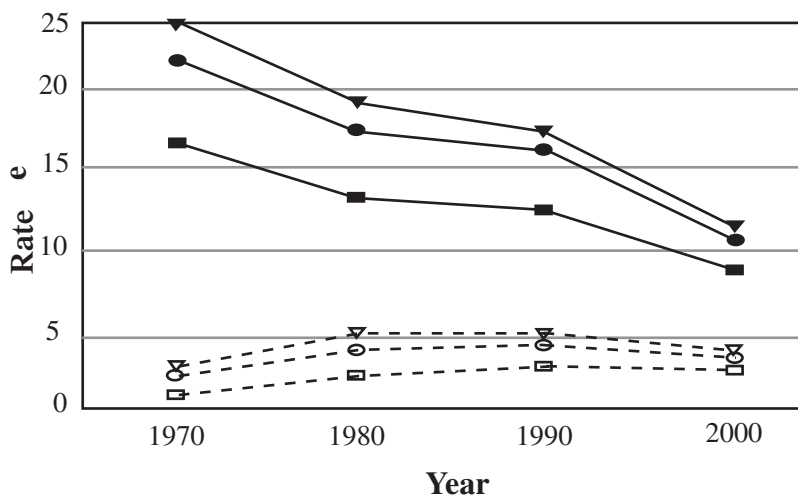
Marriage rates are declining.

Compared to past generations, young adults are postponing marriage. More adults will never marry, and more couples are cohabiting without marrying. Most of the decline in two-parent families has occurred since 1980. In South Carolina, the rate of marriage declined from 22.3 per 1,000 adult population in 1970 to 10.4 per 1,000 adult population in 2000. In 1890, 80 percent of African American families were headed by two parents. One hundred years later in 1990, the percentage of two-parent African American families dropped to 39 percent.

Adults who have never married are one of the fastest growing segments of the U.S. population. In 1970, for example, only 36 percent of women ages 20 to 24 had never married. By 2000, 73 percent of women in this age group had never married.

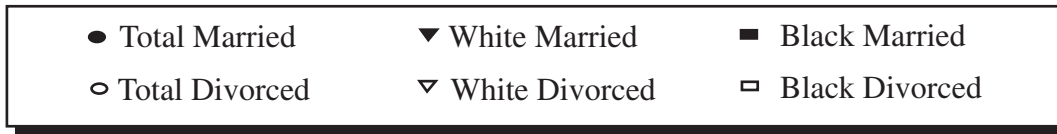
Divorce rates continue to be high.

America has the world's highest divorce rate. At present rates, at least half of all U.S. marriages can be expected to end in divorce. About 60 percent of all divorces involve minor children. Many parents remarry, so about one third of all children live with a step-parent for part of their childhood. Divorce rates for remarriages are higher than for first marriages.



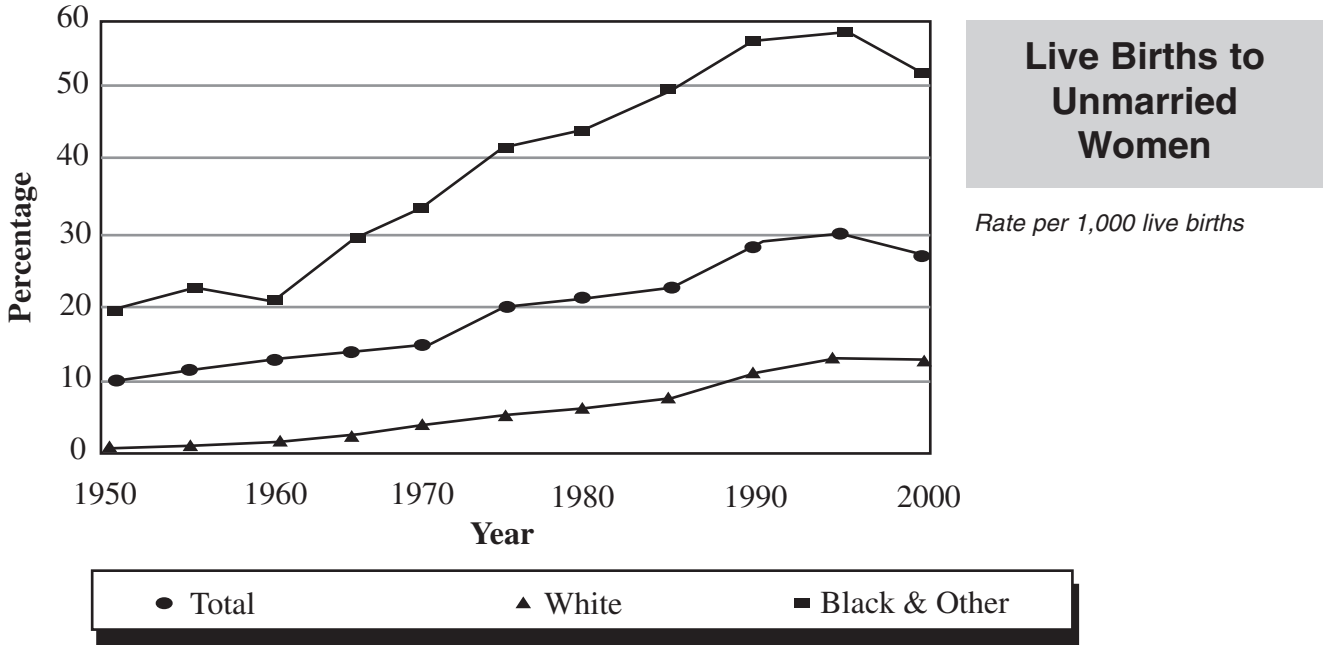
Marriage and Divorce Rates

Per 1,000 population



Births to unmarried mothers have increased dramatically.

In 1960 only 5.3 percent of all live births in the U.S. were to unmarried mothers. By 1994, 30 percent of all births were to unmarried mothers. In South Carolina, comparable rates were 12.4 percent in 1960 to 27.1 percent for 2000. In 2000, in South Carolina, 12.4 percent of white babies and 51.9 percent of black and other babies were born to unmarried mothers. Almost two-thirds of out-of-wedlock births were to women over the age of 19. The National Center for Health Statistics indicates that 71 percent of births to mothers ages 10-18 in 1992 was fathered by adult males, not teenage boys.



SOURCE: SC DEPT. OF HEALTH & ENVIRONMENTAL CONTROL

More fathers are absent.

Forty percent of America’s children live in homes without their biological fathers. By some estimates, 55 to 60 percent of all children born in the 1990s spent part of their lives in a fatherless home. In South Carolina, 18.82 percent of children under 18 now live in homes without their biological fathers.

Grandparents have become caregivers.

Fewer grandparents live with extended families than in the past. Still, in the U.S. today, more than 500,000 middle-aged and older adults provide primary care for their grandchildren. About 12 percent of African American children live in homes with their grandparents, compared to 6 percent of Hispanic children, and 4 percent of white children. Estimates indicate that in some cities with large low-income African American populations, between 30 percent and 70 percent of all children are living with grandparents.

The causes

Rapid technological changes have thrown millions of unskilled, uneducated and inexperienced workers out of the labor force. Forced mobility and separation from extended family support and accountability make it difficult for the poor to enter or remain in the labor force. Studies indicate that job instability is associated with lack of commitment to relationships, especially to marriage and parenthood.

In South Carolina, 38 percent of all men who are fathers have completed only high school while another 18 percent have less than a high school education. Those separated from the support of extended families for assistance such as child care, transportation, emergency aid and other resources, often find it difficult to enter or remain in the labor force. Deprived of the traditional network of long-standing friends and family, they are more dependent either upon their own individual efforts or institutional resources.

Social forces easily accept divorce and unwed sex and pregnancy.

Tolerance for fathers who fail to acknowledge their paternity or fulfill their parental responsibilities has been widespread. Young people reach sexual maturity earlier than in past generations, but their transition to adulthood takes longer because of formal education necessary to enter the labor force. Our consumer culture promotes individual gratification and material possessions over social responsibility and sacrifice. The needs of dependent family members may be overlooked in the quest for material goods and the perceived status they bring.

Racism exacts a severe toll on African American families.

The combined effects of parental unemployment, low income, higher incarceration rates and parental deaths at an early age unquestionably hurt these families at an early age. African American parents are more likely than any other group to suffer race and class discrimination in such areas of life as work, housing, education and criminal justice practices.

The consequences

The median income for families with a father present is more than 3 times that of families with a single-female-headed household. Persistently poor families (defined as having family incomes below the poverty line during at least 8 years in a 10 year period) in the United States tend to be headed by women; African American women head 31 percent of such families.

Children of single mothers suffer economic disadvantage because women still earn only about 75 percent as much as their male counterparts. Children born out of wedlock and children of divorce are unlikely to be financially supported by their fathers. In South Carolina 68 percent of children in poverty were in single-parent families. Grandparents living on fixed incomes and caring for their grandchildren are driven deeper into poverty. Drug-impacted families are especially likely to have parents who are unable to care for their children. Grandparents (usually grandmothers) assume the primary care-taking role for dependent children in drug-impacted families.

The recommendations

Although these social and economic conditions can be discouraging, studies suggest people still prefer marriage and committed relationships, even though they feel unprepared or unable to fulfill expectations and responsibilities. The following actions can enhance family stability and economic self-sufficiency.

Promote economic development in persistently poor communities.

Support creation of good paying jobs for mothers and fathers trying to support their families within their local communities.

Create work-related policies and structures which facilitate time and opportunities for parents to interact positively and meaningfully with their children.

These should include family-leave programs and work-site child care programs.

Improve the quality of education.

Quality education better prepares potential employees for work and better qualifies them for available jobs.

Pay fair wages and reduce exploitation.

Reducing the economic, racial and gender exploitation of the poor is both morally correct and economically sound. Parents working at a living wage are better able to support their families and are less stressed.

Strengthen marriage.

Advocating and teaching norms promote and strengthen marriage, reduce out-of-wedlock births, reduce family violence and promote parental responsibility. Thus, current and future parents can take their responsibilities seriously and execute them appropriately.

Work with adult males to reduce their sexual exploitation of teenage girls.

Unfortunately, sexually exploited girls become unmarried mothers to the detriment of their personal development and the well-being of their children.

Promote mutual assistance and family support activities.

These activities should help families transition from welfare to work and help balance the demands of working and parenting.

Ensure that males are engaged in problem-solving for their families.

Train human service workers to work with male family members to enhance their economic self-sufficiency, promote family involvement, establish paternity and enforce child support obligations.

Strengthen intergenerational kinship care when parents are unable to care for their children.

Provide moral support and material assistance to caretaking relatives, especially grandmothers living on fixed incomes.

LIFE SKILLS

The importance

Poverty is a complex issue, with intertwining causes at many levels of society. Difficulty finding a job, neighborhoods lacking a sense of community and effective leadership, broken families, teenage pregnancies, drugs, poor health and other factors afflict people living in poverty.

Yet, some people beat the system and achieve self-sufficiency. However, they must have the skills to take advantage of any opportunity. This is where life skills, the general skills that make it possible for us to function in society, become crucial. For instance, acquired technical skills, on-the-job training and/or apprenticeships greatly enhance earning capacity. But to succeed in the workplace, adults with technical skills must also be able to get along with others, be attentive to assuming and fulfilling responsibilities and exhibit character traits that demonstrate honesty, fairness and consideration. The skills of communicating well, self-motivation, self-direction and being a team player are critical to functioning on the job. Likewise, they are essential for good family and community life. Without basic life skills in living, an individual's capacity to move out of poverty and to contribute to building up his or her community is severely impaired.

In 1991, the U.S. Department of Labor convened the Secretary's Commission on Achieving Necessary Skills (SCANS). After discussions with business owners, public employers, unions, workers and supervisors, the Commission identified workplace know-how that defines effective job performance. These basic skills and personal qualities contribute to good work performance.

In South Carolina, the Sumter County Development Board's Workforce 2000+ Steering Committee has developed a similar list of skills that South Carolina's industries expect from their workers. Several of the skills listed are basic literacy skills, the kinds of things that might be taught in schools. Others, however, are skills that are less likely to be taught in formal settings. These include problem-solving and decision-making skills, personal qualities such as responsibility and self-esteem, and the ability to budget time and money. These latter skills may be taught formally, but are heavily influenced by role models and the opportunities to practice and be rewarded for them.

The problem

Insufficient life skills breed various problems such as chronic unemployment and even death.

Work is changing as we move into the twenty-first century. Low skilled, high wage jobs are disappearing and it is becoming critical that workers be highly skilled for their current job and have the skills to learn and adapt to new technology and new situations.

The skill deficits of adults in poverty, both personal and job-related, relegate them to the lowest paying jobs or no job at all. In addition, some employers also note that workers who lack basic skills (such as literacy) may place their lives and those of others in danger (for instance, through being unable to read warning signs).

Poor personal decisions affect the whole family.

Aside from finding work, life skills are essential for good outcomes in other areas of life, such as health and family management. For families in poverty, personal decisions play a major role in a family's general well-being. A parent with poor time management and problem-solving skills, for instance, can't as easily juggle the competing demands of work and family. Thus, one or other suffers.

Many adults lack skills to make wise use of available resources, refrain from unhealthy lifestyle habits such as drug abuse, seize advantage of educational opportunities, or control strong negative character traits. These skills are as essential to escaping poverty as acquiring marketable job skills.

Many poor children need to spend time with responsible adults to develop strong life skills.

South Carolina children in poverty usually grow up in a home where no parent works, a one-parent home with a working mother or a substitute home without either biological parent. The home is unlikely to be permanent and the neighborhood is often violent and uncaring. Thus, for children in poverty contact with caring adults drops sharply.

Many children in poverty do not spend enough time in a family or community where responsible adults can role-model skills, such as making informed personal decisions. Other factors compound the problem. Children in poverty, for instance, are much more likely to have lower birth weights and be less stimulated by their parents. Thus, they suffer poor developmental outcomes and develop behavioral difficulties. Poor life skills of parents and adults in the community contribute to children's cognitive and developmental deficits. Thus, the intergenerational cycle of poverty continues.

Poor communities and schools compound the problem.

Lack of skills may contribute to a lower sense of community in poor neighborhoods. Those with poor interpersonal skills are more likely to become isolated. Without leaders, communities find it more difficult to organize efforts to improve the neighborhood. In a poor community, poor role models surround children and the community cannot overcome the deficits at home.

Schools, too, suffer from the effects of poverty. They are less likely to have extra resources to enhance children's learning. Children bring their poor life skills to impersonal schools and attend classes too large and too unsettled for teachers to help them overcome their deficits. Many teachers aren't trained to deal with the behavioral problems brought from home. Consequently, struggling children often drop out of school, as their impoverished schools fail to provide the support they need.

Children without life skills enter adulthood without self-esteem and motivation for success.

People with poor life skills may not realize they can benefit by working on their skills. If they're aware of a skills deficit, they often don't admit it, since it is stigmatizing. Many people in poverty experience little success in the classroom and thus avoid formal, traditional academic environments. They don't exert a high level of effort and do not persevere toward goal attainment. Many disbelieve their own self-worth and maintain a negative view of self. They do not demonstrate understanding, friendliness, adaptability, empathy and politeness in group settings.

Life skills are not enough: Opportunities are essential.

A final caution, however: teaching life skills is not the way to end poverty, even though it may help some individuals. Poverty is largely structural in its causes. First, it's a mistake to assume people who are poor lack life skills. While this may be likely, it is not inevitable. For instance, researchers in Cleveland, Ohio, found people in extreme poverty neighborhoods had exceptional skills in managing their assets and finances. They lacked, however, opportunities to apply these skills to situations where they could accumulate assets and keep those assets secure. Similarly, entrepreneurial activities are blocked because of a lack of access to capital and technical support.

Most career opportunities are lost because little opportunity exists to develop and perfect leadership and problem-solving skills. Several attempts that failed to end poverty touted improvements in people's skills as the way out. Many social scientists believe the emphasis on individuals and their skills as both cause and effect of poverty is the chief reason the War on Poverty in the 1960s was lost. Similar criticisms are leveled at the Job Training Partnership Act of 1982. An unskilled worker is highly unlikely to get a job that will lift him out of poverty, but a skilled worker with no job remains poor. Structural and community change must go hand in hand with programs that address individual people and their families. Skills training, while more comfortable and less likely to lead in conflict, is ineffective on its own.

The causes

Poverty itself.

Poverty's direct effects, such as parents' inability to provide access to necessary health, nutrition, housing and clothing, undermine children's success. The effects increase the stress on parents trying to provide the basics in the face of inadequate resources. Unemployment, for instance, not only deprives a family of income but also deprives children of a role model who

normally goes to work daily. Further, unemployment's stress may also depress the unemployed adult, create marital stress and provide negative role models for children. In addition, poorer adults become increasingly socially isolated the longer poverty endures. This weakens their ability to parent and also reduces their access to role models and opportunities to practice skills. Punitive, abusive and neglectful behavior toward children may result and further hurt the children's ability to acquire skills.

Lack of role models.

We learn life skills from role models, beginning with our parents and then progressing to other adults in our communities. Families in poverty, however, are more likely to have poor education and less likely to stimulate a child's development. Parents are less likely to include children in their routines and the home environment may be disorganized. When parents have poor skills, children are immediately at a disadvantage.

Attending school without life skills compounds the problem.

Once such children enter school, their poorer development makes it harder for them to succeed. In schools teaching necessary skills, these children achieve lower levels of mastery than counterparts with more skilled role models. But in poorer neighborhoods, the schools themselves are less likely to be able to provide the extra support that struggling children need, and so the schools themselves contribute to the downward spiral. Failure builds on failure, and the children become more likely to drop out. Not only does this deprive them of formal education, it also lowers the likelihood that they will be in environments where they will have access to good role models.

Furthermore, the lack of success in the formal education system undermines motivation to learn in other traditional academic settings. The end result is more difficulty addressing skill deficits through formal teaching-learning situations. Though parents can bridge the gap between school and home, poverty makes it difficult even for motivated parents to become involved in children's schooling. Lack of transportation and dependable child care and their own history of failure in school contribute to parents' lack of involvement.

The consequences

Poor life skills condemn individuals to poverty and struggle.

They contribute to poor decisions that jeopardize the family, to poor parenting and to poor role modeling that deprive children of skills. Thus, such children are more likely to live in poverty as adults. Insufficient life skills provide less community leadership for creating change and fewer role models for children. They contribute to a deficit of skilled labor to meet the demands of a global, increasingly technological world. Ultimately, insufficient life skills become everyone's problem, not just that of the poor.

The recommendations

Integrate life skills with other training.

It is less stigmatizing for adults to integrate life skills training with other training, packaged as part of an employer's job skills training agenda, for instance. Rather than calling it a basic skills or literacy training program, call it a Language Working Program (Honeywell Corporation) or a Skills Enhancement Program (Ford).

Different life skills can also be integrated into a curriculum: teach teamwork in the context of a literacy program which is part of a group project. In the context of the literacy program, then, explicit teaching about how to work together as a team takes place is followed by practice and feedback. Literacy and teamwork are thus both taught. Integrating foundation and competency skills training also enable students to become proficient in both faster. Thus, problem-solving skills can be taught as part of basic arithmetic. The more skills areas covered, the better the longer-term outcomes.

Training should reflect an applicable context.

Integrating life skills training with job-related training is not only less stigmatizing, but is more attractive to participants who see such direct benefits as increased responsibility and pay at work. A literacy program should use actual job materials for reading practice, or decision-making training should involve actual parenting tasks.

Individualize training.

Not all people in poverty will lack skills, and each poor person will not lack all skills. Assess each individual's needs and modularize the curriculum, so that people can choose what they really need.

Make training voluntary.

Voluntary training programs are far less stigmatizing. Supervisors or others may suggest that people look into a skills program, but the best recruiters are going to be graduates of the program. As people recognize their own need, they are far more likely to be motivated to succeed in learning.

Set measurable goals to build success.

Setting measurable goals helps evaluate program success and to make necessary changes. Measurable goals for participants help build a sense of achievement and so build self-esteem and self-efficacy. As in any teaching, it is important to build in opportunities for success as early as possible. Such opportunities are critical for those who likely enter the program with low self-esteem and self-efficacy. Successes help build up people's view of themselves and their skills and thus increase motivation.

Long-term involvement is essential.

It is hard to sustain changes, especially with very poor, isolated and stressed families and individuals. Where there is long-term follow-up and the teaching is embedded in other services (such as health or educational services), success is more likely.

Mutual aid enhances and extends learning.

Building in mutual aid groups helps students to help each other learn. When formal training ends, mutual aid groups can give people essential ongoing support and encouragement, and help break down the isolation suffered by many people in poverty. Group interactions also help teach social skills, offer role models, provide immediate feedback and make it more likely participants can apply their skills to a broader range of environments. Furthermore, group training is cost-effective and increases the number of people who can be reached.

Take a community-wide approach to life skills.

Community activities and programs that bring caring adults and children together in a structured environment teach skills, are fun, give children alternative role models outside the family and build a sense of community. Similarly, neighborhood capacity-building efforts build up leadership skills in a "real-world" situation, as residents work together on a project. This, too, provides role models and can break down isolation.

Over the long term, those individuals with increased abilities can teach and provide role model skills for others. Working with community schools and employers can also help ensure all adults model acceptable behavior and that opportunities for learning and practicing life skills in every arena take place. Employers who train workers and reward them for skill acquisition contribute to the solution. Where one workplace or agency lacks resources to provide a comprehensive package, several in a community can cooperate.

Emphasize the development of youth and schools.

Programs designed to empower youth to set future goals and become self-sufficient can help them acquire life skills early and help them see the skills' value. Schools, too, can play an important part in youth development and help parents help their children. Reaching families through a school can be very effective, since going to a child's school is less stigma-

tizing than going to a social service agency. Schools are the ideal place to help parents forge a strong bond between the home and the education environments. Beyond the family, the school-to-work link is also important. Businesses should work with local schools so that schools know what employers need in employees.

Provide children with opportunities to practice cognitive skills.

Children who succeed have families or other opportunities to practice the cognitive skills schools teach. They do this by doing chores under supervision, having conversations with knowledgeable adults or peers, playing sports in teams, writing grocery lists or telephone messages, reading for pleasure and practicing hobbies. Their parents' interpersonal and other skills are critical in making this strong connection between home and school. Parents can motivate them by giving them affectionate, positive nicknames and by creating a family climate stressing expectations of success. This in turn stimulates self-motivation. Such interactions should be cultivated in every environment in the community in which children and youth interact.

Take a wide family focus.

Work-related and other basic skills are essential if parents are to move their families out of poverty. However, they will need help managing the added stresses of work and training they and their families will experience. Poor parenting skills jeopardize employment. Think, for instance, about a parent whose job skills lead to a job. If she does not have the skill to manage her household, she is likely to be late to work or leave early due to family demands. This naturally puts her at risk of being fired. Focusing on the family and its wide needs (rather on the narrower needs of the individual) strengthens learning and helps break poverty's intergenerational cycle.

Don't rely on life skills training to end poverty.

While helping those in poverty gain needed skills, life skills training will not change the rate of poverty. Larger changes to the social structure are essential to eliminating poverty. Training in skills without opportunities to successfully experience them in the real world will only serve to add to people's sense of frustration and failure.

*School success not only builds self-confidence,
but also creates the motivation to achieve.*

EDUCATION

The importance

There has always been a high degree of overlap between low education and poverty. Research evidence indicates that causality runs both ways, i.e., growing up in a background of poverty often leads to low educational achievement, while low educational skills increase the likelihood of poverty.

Most problems in student performance are exhibited in the early grades and become well established by the late elementary grades. Both home life and school conditions must be improved substantially for all South Carolina children to be able to learn and to reach national and state standards. School success not only builds self-confidence, but also creates the motivation to achieve. Too many young people in South Carolina perform so poorly in school that their future success is very much in doubt.

People associate limited education skills and credentials with low paying jobs offering minimal benefits. Poor schools and limited learning achievement in K-12 schools usually fail to produce graduates. Some dropouts continue their education and graduate or earn a GED. Far too many adults fail to get good-paying jobs because they lack a high school diploma and are seriously deficient in reading, mathematical, writing and problem solving skills.

The problems

Many working families have difficulty obtaining childcare.

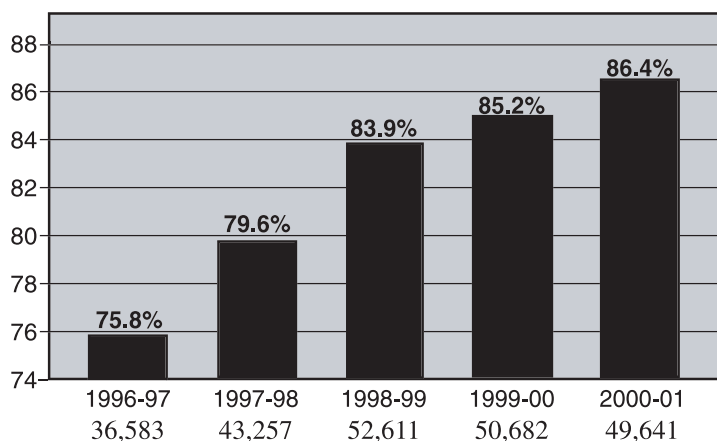
Many working families experience difficulties obtaining affordable childcare of acceptable quality. Although in 1989 there were 57,510 poor preschool children ages 0-4 and 125,486 preschool children in families with incomes below twice the poverty level, there are currently only 11,604 Head Start slots, 19,911 subsidized childcare slots and 16,628 four-year old early education students in the state.

Readiness and early school performance are low. Too many children aren't ready for school.

Readiness requires adequate language skills, general knowledge, physical well-being, emotional maturity and social skills. The South Carolina readiness assessment evaluates first graders' counting and adding, story-picture interpretation, color and shape recognition, knowledge of letters, word-picture matching, picture memory recall and other areas.

Student readiness is a serious problem in South Carolina. In 2001, some 13.6 percent of all first graders and 19 percent of all African American and 8.2 percent of white students were assigned as unready to begin school, based on the Cognitive Skills Assessment Battery (CSAB). The foundation for school readiness requires: good health, stable families who provide love, attention and stimulating adult-child interactions and high quality preschool experiences.

Since most families work and many parents have limited educational skills, it is important for children to participate in high-quality preschool programs. Of the 102,490 three- and four-year-old children in South Carolina, at least half need publicly-funded preschool services, but there are only 30,000 slots available through government-funded programs.



CSAB DATA

*Percent meeting readiness standard
all S.C. students*

SOURCE: SC DEPT. OF EDUCATION

Too many young children are retained in early grades.

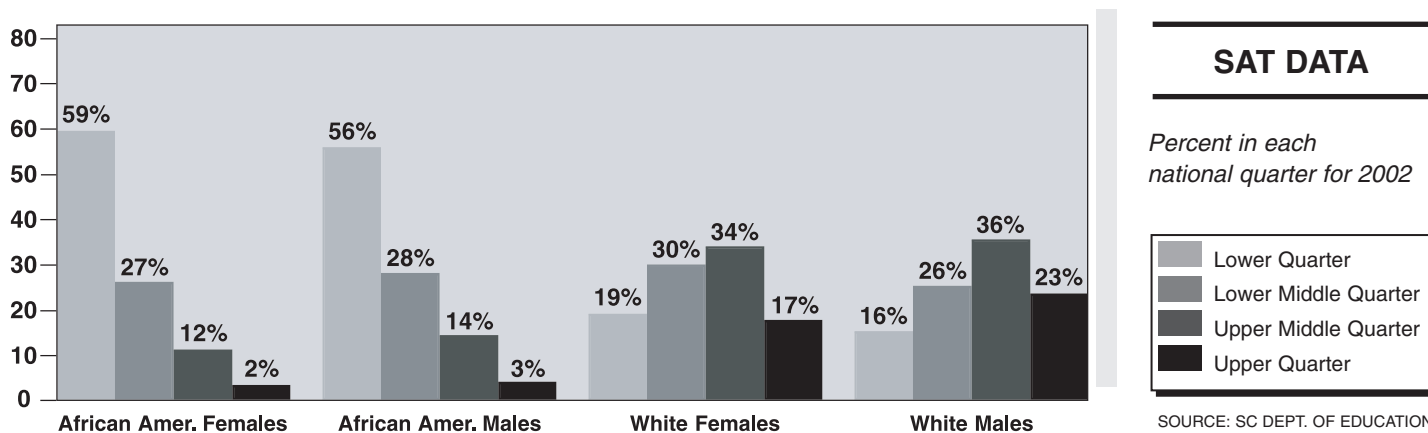
The most critical measure of children’s readiness is performance in the first few grades. In 2002 in South Carolina, 12.9 percent of all students failed grades one, two and three. Retention tends to undermine children’s confidence and identifies them as slow learners to be tracked and grouped into classes with lower expectations and endless remediation. Alternative approaches such as one-on-one tutorial assistance with explicit phonics and rich reading experiences, intensive summer remedial and enrichment programs, parent support for learning and whole-school restructuring offer better prospects for success in the early grades.

Too many children are considered to have disabilities.

Statewide, more than 100,000 students are identified as having disabilities: nearly 16.8 percent of eight- and nine-year-olds and almost 15.7 percent of six- and seven-year olds. In addition to the seriously disabled, many children possess mild disabilities. Too many students, however, are labeled with disabilities when the overall instructional program is impaired. Fragmented program treatment, particularly special education and remedial programs, should be reduced and resources redirected into whole-school restructuring.

Too many students are deficient in basic skills.

By the third or fourth grade, too many students in South Carolina lag far behind their peers in school performance. Standardized tests such as the Palmetto Achievement Challenge Test (PACT), which was first administered in 1999 to students in third through eighth grade, reflect their deficiencies. In 2002, 27.9 percent of third graders and 27.3 percent of fourth graders performed below basic math standards, while 33.3 percent of eighth graders performed below basic reading/language arts standards and 40 percent below basic math standards.



Too many poor children lack basic skills.

Students from poor families are much less likely to master basic skills in reading, math, language and science than middle-class children. Furthermore, the discrepancy widens at higher grades. By the 8th grade, of those students participating in the free/reduced price lunch program 46.2 percent of them do not meet the basic English language arts skills while 53.7 percent lack basic math skills on the Palmetto Achievement Challenge Tests (PACT) compared with 19.3 percent and 24.7 percent respectively for all students not participating in the free/reduced price lunch.

Too many students drop out.

Nearly thirty percent—30 percent—of students fail to graduate. Males are most likely to drop out; more than 32.9 percent of white males and 42.2 percent of African American and other males drop out. Students deficient in basic skills and demoralized by many years of weak performance in school are quite likely to drop out before graduation. In grade 10, 33.3 percent of students do not pass all parts of the Exit Exam. For African American and other males, the figure is 53.9 percent and for African American and other females, it is 49.2 percent. The Exit Exam assesses mastery of basic skills and knowledge, not advanced thinking or complex materials.

South Carolina students perform near the bottom of states nationally.

Students in South Carolina on average rank near the bottom or below basic on various national tests. For example, in 2002, 27.3% of fourth graders and 32.2% of sixth graders performed below basic in math on the Palmetto Achievement Challenge Test.

Results of Students Below Basic on PACT in 2002

READING / LANGUAGE ARTS		MATHEMATICS	
GRADE	TOTAL (2002)	GRADE	TOTAL (2002)
3	22.5	3	27.9
4	23.5	4	27.3
5	29.1	5	31.8
6	31.7	6	32.2
7	29.8	7	41.6
8	33.3	8	40.0

Similarly, on the 2002 Scholastic Aptitude Test, South Carolina was among the lowest in the nation:

Scholastic Aptitude Test

Grade	Verbal	Math	Total
SC	488	493	981
US	504	516	1020

SOURCE SC DEPT. OF EDUCATION

Too many adults have never graduated.

Fortunately, significant numbers of dropouts enroll in adult education programs and earn either a high school diploma or GED. As a result of adult education, the proportion of persons not obtaining a high school diploma or GED is reduced to 19 percent among persons ages 25 to 34: 16 percent of whites and 27 percent of African Americans. The fact remains, however, that in 2000 there were approximately 614,279 persons over age 25 who had not completed high school. About 500,000 were in the prime working, earning and family responsibility ages of 18 to 60. Inadequate education thus exposes half a million adults to the threat of poverty.

The causes

Too many infants and toddlers are denied positive relationships, experiences and support necessary for healthy growth and learning.

Damaging causes include:

- Unhealthy fetal development
- Conception by parents not ready to provide for the child's success
- Isolated parents unable to provide for the child's success.
- Lack of parent-child bonding
- Poor parenting skills
- Low quality child care
- Inadequate primary health care
- Economic deprivation affecting child care, healthcare, nutrition and enrichment experiences
- Half day, inadequately staffed preschool programs

Many students unsuccessful in the early years of school never catch up.

Among the reasons are uncoordinated transition into elementary school and the failure to learn to read well which often leads to low self-confidence that manifests in frustration, poor behavior and dropping out.

Causes of low achievement throughout the K-12 years.

Some of the more important causes which follow can guide efforts to restructure schools and enlist strong parent and community involvement with children:

- Adults who give little time and interest to the student
- Too little emphasis on success and too much on failure
- Curriculum overloaded with mandated components that emphasize facts rather than thinking and problem solving
- Poorly designed instruction and learning processes which limit student participation
- Low expectations, especially for poor performers, African American children, the disabled and compliant underachievers
- Test-driven assessment practices that undercut student learning and remove curriculum responsibility from teachers and principals
- School organization featuring too many separate programs such as gifted, special education and remedial classes
- Decision-making with too much outside direction and control over teacher decision-making
- Inadequate and inappropriate professional preparation and development courses for pre-service teacher training and administrators
- Poor programs for continuing professional development
- Too much and non-selective television
- Parents who don't promote learning
- Community collaboration that fails to stimulate cultural, educational and leisure activities
- Inadequate health and human services
- Inadequate community services available
- Schools failing to accommodate special needs, such as emotionally disabled children or foster care

Adults with limited educational skills have insufficient motivation, opportunity and support.

Limited resources are allocated to adult education. Adult education services are inconvenient / inaccessible. Adults are preoccupied with work, family and other responsibilities. Most adults are not in school, so entering adult education is an atypical activity. Furthermore, adults with low education have defeated attitudes about education.

The consequences

Dropouts grow up more likely to be poor, dependent and criminal.

Due lower literacy skills and the stigma of not completing their education, dropouts often become unemployed, poor, dependent on public assistance, criminal and otherwise unsuccessful. 1990 Census data shows that among 25 - 29 year olds, 27.4 percent of dropouts are poor, as compared with 15.3 percent of high school graduates, and 8 percent with some college but no degree. Low education's impact is also apparent in the 10.8 average grade completion and the 5.6 grade reading level of welfare recipients and the 10th grade average completion and 7th grade reading level of prisoners admitted to the South Carolina Department of Corrections.

Young adult dropouts are likely to be poor.

The consequences of limited education are most severe for young adults under age 25. This problem has become even more serious over the past two decades. Expectations for completing high school and going on to college define success. Persons with less than a high school degree became increasingly likely to live in poverty.

The recommendations

No simple solutions for increasing educational achievement and learning among all children and youth exist, especially the socially and economically disadvantaged. However, it is possible to identify a few critical focal points through which significant impact can be made. Generally, these are not areas of routine K-12 school programming or typical school reform topics.

Support effective parenting during early childhood.

Media attention such as a special edition of *Newsweek* has emphasized the importance of brain development among infants. These reports highlight many proven approaches to enhance parenting in terms of nurturing, language and general cognitive development. Healthcare providers are well positioned to encourage the parenting commitment and skills of expecting and new mothers and fathers. Likewise, the Foundation and community organizations such as churches can provide mentoring and guidance to new parents.

Improve quality of preschool programs.

Research increasingly warns us about the lack of positive developmental experiences and about harmful consequences among many preschool programs and providers. In addition to high turnover among poorly trained workers, these programs often do not offer activities based on well-defined principles of early childhood development. Upgrading worker training and educating parents to become knowledgeable purchasers of child care services are two strategies to improving childcare.

Assure success in the primary grades.

Far too many children start school unsuccessfully and never catch their peers. During the first grade, approximately 20 percent of students do not learn to read while an additional 20 percent are poor readers. In high poverty schools, these percentages are even greater. Despite the availability of discretionary remediation funds, few school districts effectively overcome these severe problems. Intensive efforts to assure that all students develop basic skills, especially reading in the early grades, should be organized.

Enhance adolescents' personal skills.

Many teenagers assert their independence by reducing commitment to academics and by rebelling against adult authority, especially against parents and teachers. The large-scale and impersonal environment of many middle and high schools minimizes the relationship of students with adults, leaving students adrift in a youth culture dominated by peer influences. School restructuring to create a personalized environment and youth activities would encourage healthy interests and academic achievement. Parallel activities through community youth service organizations should be undertaken.

Enhance adult literacy.

Three in ten students drop out of school before graduation and two in ten young adults have neither a high school diploma nor a GED. Moreover, others have earned a diploma but possess very limited literacy skills. Unfortunately, adult education services are poorly funded, less than high quality and not readily accessible. The quality and accessibility of adult literacy services, especially through business and community training programs to enhance both individual literacy skills and neighborhood economic development should be upgraded

...poor children are more likely than non-poor children to be born too soon or too small; to die in the first year of life; to experience acute illness, injuries, lead poisoning or child abuse or neglect; and to suffer from nutrition-related problems and chronic illnesses—many of which are preventable.

HEALTH

The importance

Poverty takes a toll on health, especially children's health. According to the National Center for Children in Poverty "...poor children are more likely than non-poor children to be born too soon or too small; to die in the first year of life; to experience acute illness, injuries, lead poisoning or child abuse or neglect; and to suffer from nutrition-related problems and chronic illnesses—many of which are preventable."

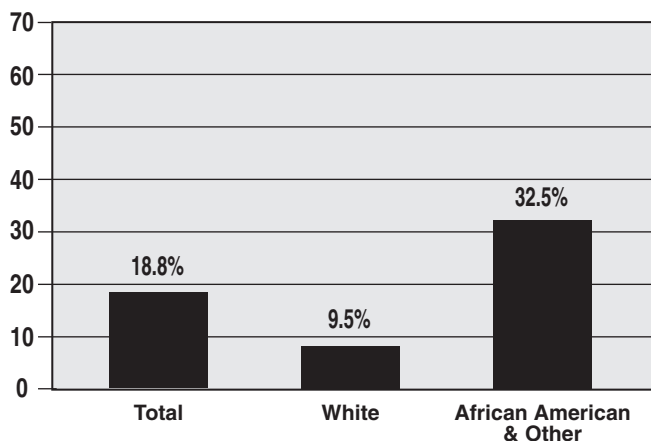
Health and health problems influence school performance, life and work skills development and, ultimately, affect a person's ability to become a good citizen, productive worker and effective parent. Nationally, one out of four children under the age of six lives in poverty. However, poverty and health problems are not restricted to children and their parent(s). Older persons, predominantly women and African Americans, are vulnerable to poverty. For this population, health risks are more chronic and expensive. Conditions such as heart disease, arthritis, stroke, cancer, Alzheimer's disease and conditions resulting from injuries and falls exacerbate poverty's risk, even for those gainfully employed for a lifetime. To a large part our future depends on healthy people in healthy families who are part of healthy communities.

The problems

Children living in poverty nationally.

Sadly, the United States ranks among the highest in terms of the child poverty rate in the developed world. In 2000, there were 12.4 children living in poverty in the United States. According to the Annie E. Casey Foundation, poverty is one of the most global and widely used indicators of child well being.

According to the 2002 Kid's Count study, South Carolina's ranks 48th in the percent of low birth-weight babies, 50th in infant mortality rates, 42nd in child death rates, 42nd in teen birth rates and 36th in children living in poverty.

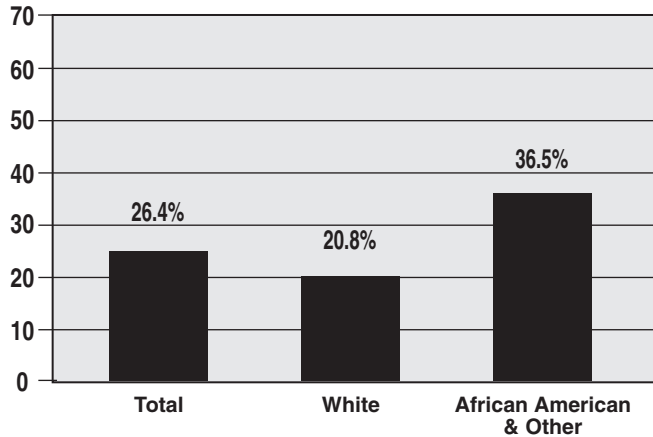


SOURCE: 2003 KID'S COUNT

PERCENTAGE OF CHILDREN LIVING IN POVERTY IN 1999

Inadequate prenatal care.

In 2001, 26.4 percent of all women in South Carolina received less than adequate prenatal care, especially unfortunate because every dollar invested in prenatal care yields \$2.90 in savings. The end result of inadequate prenatal care, unhealthy lifestyles and lack of resources is infant mortality, developmental disabilities and learning problems. South Carolina's infant mortality rate is among the worst in the nation, in 2001 it had an average of 10 deaths per 1,000 live births as opposed to a US average of 7 per 1000.



**WOMEN RECEIVING
LESS THAN ADEQUATE
PRENATAL CARE IN 2001**

SOURCE: 2003 KID'S COUNT

In 2000, African American infants died at more than twice the rate of white infants (14.2 per thousand compared to 5.5) during the first year of life. In our state, the leading cause of death in the first month of life is birth defects. For the rest of the first year it is Sudden Infant Death Syndrome (SIDS). For the majority of surviving infants, low birthweight is a growing problem. In 2001, 7.3 percent of white infants and 13.7 percent of African American infants were low birthweight (weighing less than 5.5 pounds).

The impact of alcohol and drug abuse cannot be overstated in the area of infant health. According to a 1991 study, 15,000 infants, or 1 in 4, are born each year to mothers who used alcohol or other drugs during pregnancy. The medical costs associated with these infants can exceed \$50,000 per infant in the first year of life and the lifetime economic costs can exceed \$1 million per child.

On the positive side, by the end of 2001, 11.9 percent of South Carolina's children under two were not fully immunized, one of the best records in the United States.

Poor children are more likely to suffer from chronic diseases, injuries and violence and children who suffer from these are more likely to be poor.

Another children's health issue extending throughout a person's lifetime is chronic disease. In South Carolina one in five children (180,000) have at least one chronic condition and another 40,000 have two or more. The leading condition is asthma followed by sickle cell disease, spina bifida and cystic fibrosis.

Poor children are at special risk due to poor prenatal care, lack of access to primary care physicians, deficient diet, and other factors. The leading cause of death for children is injury, mainly automobile accidents. However, an alarming trend is the increasing numbers of children dying by homicide and suicide.

Not to be forgotten in the health equation are violent and abusive behavior. In 2000-01, more than 6,651 children were involved in verified cases of child abuse or neglect. As a result of these situations 5,110 children lived in foster care as of June, 2001. Abuse and neglect are not limited to children, however. In 2000-01, 4,333 new adult protective services clients were reported, three-quarters of which were due to neglect. In 87 percent of the cases, a relative was the perpetrator.

Teenage pregnancy is a factor in health in South Carolina.

According to the Department of Health and Environmental Control, "A teen pregnancy increases the likelihood of infant death, low birthweight, slow infant development and child neglect and abuse. For the teen mother, the pregnancy frequently stops or slows her formal education, limits her ability to earn an income and can make her dependent on public support." Even more at-risk are African American teens who have over twice the pregnancy rate of whites. Pregnancies have significantly better outcomes if the father provides support. Unfortunately, in 2001 more than 91.3 percent of babies born to teens were to single mothers, few having father involvement.

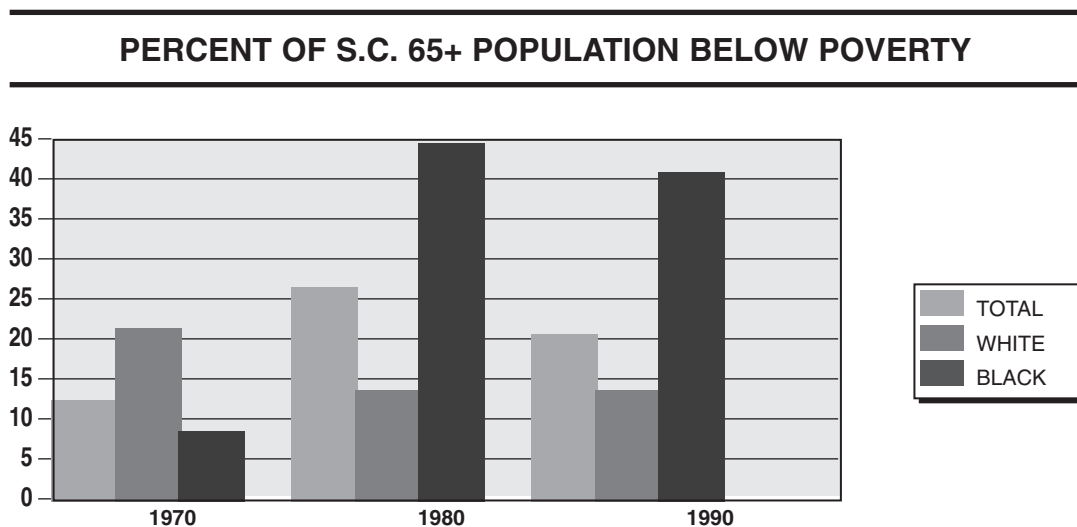
Disease, injuries and deaths often stem from preventable or avoidable activities and from poor access to healthcare.

Poor health and poor decisions and behaviors run through adulthood. In addition, poverty often leads to a lack of access to healthcare, so that conditions often curable, or at least treatable, in their early stages, develop into truly life-threatening or even mortal illnesses. The leading cause of death to younger adults (age 20 to 44) in South Carolina is unintentional injury. But HIV is the fifth leading cause among young adults. Over 75 percent of sexually transmitted diseases occur in the 20-to-55 age group and South Carolina has ranked in the top five states for syphilis cases over the past five years. In 1999, South Carolina ranked 5th highest in the country for syphilis.

Many of the leading causes of disease for middle-aged adults are preventable. The number one killer for this age group is cancer, 30 percent of which is associated with smoking and 35 percent with poor eating habits. Heart disease closely follows cancer and is also associated with smoking, poor eating habits and sedentary lifestyles. Alcohol and drug abuse severely impact adults. Between 25 and 40 percent of all general hospital patients suffer alcoholism-related complications. The total economic costs of alcohol abuse in South Carolina in 1993 were \$1.5 billion, with an additional cost of \$998 million due to drug abuse. Each year, over 50,000 people receive services from the South Carolina Department of Alcohol and Other Drug Abuse Services, including thousands in detoxification centers.

The elderly segment of the population is increasingly at risk of declining health and poverty.

In 2000, South Carolina had 485,333 residents age 65 and above. Of that number, those over age 85 will number 98,609 by the year 2025. Twenty percent of those 65 and older in South Carolina have incomes below the poverty level. A new phenomenon being identified is the number of grandparents who are raising their grandchildren, due mainly to dysfunctional families. According to the 1990 Census, more than one-fourth of South Carolina families headed by a person age 50 and over had a grandchild present.



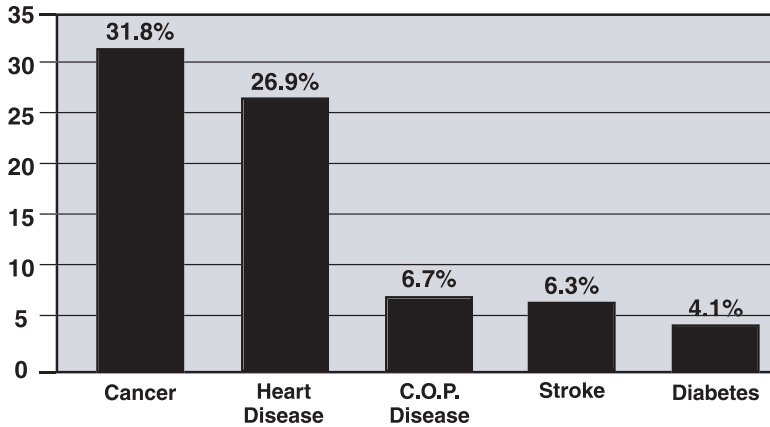
SOURCE: US BUREAU OF THE CENSUS

Aging and poor health take a toll on individuals and the community.

Nineteen percent of persons over 75 and 35 percent of those over 85 can't perform at least one of the basic "activities of daily living" such as bathing, dressing and feeding. For these persons, home health, community long-term care and nursing homes are a solution, but at a cost. Medicaid pays for approximately 50 percent of all long-term care in South Carolina.

In 1999, to qualify for Medicaid long-term care, a person could have an income of no more than \$1,500 per month. This leads many low- to moderate-income individuals to "spend down" their assets in order to qualify for nursing home care. This government policy makes people choose between inadequate levels of home care or impoverishing themselves to

become eligible for residential care. Government policy aside, the “graying” of South Carolina has severe monetary implications for the state. Already more than 70 percent of the state’s Medicaid expenditures are spent on the elderly and disabled—a population that comprises about 30 percent of Medicaid clients. As persons age, heart disease replaces cancer as the number one cause of death. Also, diabetes comes into play as a chronic condition, especially among African American females. Another major factor is falls. For persons over age 75 this unintentional injury is the leading cause of death.



**TOP 5 CAUSES
OF DEATH
AGES 65-74**

SOURCE: SC DHEC, DIVISION OF BIOSTATISTICS

Mental health and disability problems affects all age groups.

Mental health problems can run the range from mild depression to dementia. In FY 1999, 102,021 persons were served at a Department of Mental Health community center and an additional 12,198 at a DMH psychiatric hospital. More than 28 percent of those served in community health centers are children. In FY 1997-98, 11.8 percent of all children were in need of some form of mental health services.

The prevalence rates are highest among males, adolescents and persons in poverty. For depression the highest rates are for females. Ten percent of high school students in South Carolina reported they had attempted suicide in the past year. On the other end of the age spectrum, Alzheimer’s and other related dementia have affected 43,000 older South Carolinians. A surprising 40 to 50 percent of those over age 85 suffer from Alzheimer’s disease.

The Department of Disabilities and Special Needs served slightly more than 20,400 individuals in 1997. This includes persons who are mentally retarded, autistic or are head and/or spinal cord injured. Of these, 8,923 were under 21 years of age. Three hundred children in South Carolina each year needlessly develop mild mental retardation or borderline IQ due to a combination of risk factors associated with low maternal education. An estimated 21 percent of all infant mortality is due to birth defects including neural tube defects (NTD). South Carolina has one of the highest NTD rates in the nation, 2-3 times the national average.

Disabilities are often related to poverty.

The presence of a disability is associated with lower levels of income and increased likelihood of poverty. According to the U.S. Census, when persons 15 years old and older were classified by the ratio of their income to their poverty threshold, the proportion of persons falling into the below-poverty category was 12.2 percent among those with no disability, 14.1 percent among those with a disability that was not severe, and 24.3 percent among those with a severe disability. A large proportion of persons receiving public assistance benefits has disabilities.

Among the 8.8 million persons receiving cash assistance, the proportion with a disability was 62.4 percent. The disability rate was 48.2 percent among food stamp recipients and 30.7 percent among those living in public or subsidized housing. Disability also means a reduced chance for employment. A 1992 study revealed the overall employment rate for persons 21 to 64 years old was 75.1 percent, but the rate varied by disability status. The employment rate was 80.5 percent among the 117.2 million persons with no disability, 76 percent among the 15 million persons with a non-severe disability, and 23.2 percent among the 12.6 million persons with a severe disability.

The environment and workplace can be hazardous.

An important health factor to consider is the number of people living in areas with environmental problems. These include hazardous waste sites, incinerators, petrochemical plants, lead contamination, dirty air and drinking water, poor sewage treatment and other threats to the public health. Many such areas are disproportionately located near poor neighborhoods and/or significant minority populations.

Work conditions also play a role in the health arena. High-risk work in some areas is high paying but, for the most part, work that involves unhealthy working conditions is low-paying work. For example, migrants working on farms are likely to be exposed to pesticides. Many of those killed in a chicken processing plant fire several years ago in North Carolina were minimum wage workers. Almost every week there is a new exposé of illegal aliens found working in sweatshops for low pay in hazardous conditions.

The causes

The relationship between poverty and health problems.

According to Lorraine V. Klerman, professor of public health at Yale University, there are several interrelationships between poverty and health problems:

Economic Hardship: Poor families cannot afford to purchase the goods and services they need to maintain good health, such as safe and adequate housing and nutritious food, and they live in areas where they are exposed to environmental pollutants or are at high risk of injury.

Social Circumstances: Limited parental education or extramarital births, single parenthood, and racial or ethnic discrimination influence health.

Availability and quality of health services: Poor families have difficulty obtaining appropriate personal health services. Economic, cultural and health system factors limit poor families' access to these services and the care may be of lower quality. "These economic and social burdens can engender feelings of despair and powerlessness that hinder healthy behavior," Klerman concludes.

The categorical nature of government programs that aid the poor leads to waste, ineffectiveness and less-than-satisfactory outcomes.

Government programs emphasize costly intervention services rather than prevention. Most government programs don't even measure outcomes and do not know if they have made a positive (or negative) difference in a person's life.

Poor health decisions are a primary cause of poor health status.

Choice drives smoking, alcohol and drug abuse, poor nutrition habits, unprotected sex and intentional injuries. Peer groups, however, influence these choices. Eighty percent of all deaths are premature and highly connected to health decisions.

Lack of access to health care takes several forms.

Absence of healthcare providers or transportation providers exist, as do a lack of health insurance or insufficient insurance. An estimated 450,000 South Carolinians are uninsured and another 450,000 are under-insured, generally low-income individuals who don't qualify for Medicare or Medicaid. These numbers include persons who work for businesses that may not offer private insurance where insurance costs are prohibitively high.

The consequences

Poor health costs money.

Treatment of acute and chronic conditions is always more expensive than prevention. The combined budgets of the of the state's health agencies (Medicaid, Health, Mental Health, Disabilities and Alcohol and Drug) total \$3.66 billion: one-

fourth of all state expenditures. A strong and direct link exists between poverty and poor health. Daily living situations bombard people without economic resources, adversely affecting them physically and mentally.

Poor health decreases the quality of life.

A high quality of life means rich life experiences, opportunity and satisfaction, a state much more difficult to achieve when facing disability, disease, mental health problems or addiction. Add the burden of poverty to these factors, and life quality, expectations and self-worth drop dramatically.

The recommendations

No shortage of topics to address exists in health and poverty. The following recommendations address the most pressing problems while acknowledging the complexity of the tasks at hand.

Make access to primary care a top priority.

Even though our state has considerable medical professionals and institutions, access means getting the right people to the appropriate level of care as early in a disease or condition as possible.

Support community-based efforts and combine neighborhood level initiatives. Examine health problems at the neighborhood level.

State and Federal resources, for the most part, are geared toward paying bills for services provided by doctors, hospitals and nursing homes. Though the most likely level for changes in attitudes and behaviors comes from the community and neighborhood level, a “one size fits all” solution will not work in many locales. Isolating health problems specific to a small geographic area and applying the right combination of resources greatly increases the likelihood of long-term success.

Support efforts that emphasize prevention.

One lesson learned from state and Federal government’s experience in poverty is that throwing money into intervention programs is inefficient and, in many cases, not very effective.

Promote initiatives which educate consumers.

More comprehensive complete health education is one of the most effective ways to assist the poor. An educated consumer who properly uses the health care system can help lower costs while receiving appropriate care.

Support innovative use of existing resources.

Traditional solutions have not fared well in providing healthcare to the poor. Involving non-traditional partners such as schools, tele-medicine for rural areas, pooling of risks and resources by businesses to purchase insurance and use of retired volunteers who were formerly healthcare professionals can work.

Support extension of healthcare benefits to the uninsured, especially children. Support innovative and future-oriented approaches to health insurance. Encourage health insurers in serving the poor and near poor.

Regardless of positions taken on universal coverage, uninsured get sick and receive care, usually in the most expensive setting—the emergency room. Health insurance for children is a preventative measure that will pay for itself many times over during the child’s life. Innovative programs where the poor and near poor pay a portion of the premium are cost-effective and work. Increasingly, US health insurers feel a social responsibility to develop high-quality, affordable health plans for low-income families, a goal the South Carolina insurance community should aspire to.

Recently, some insurers have allowed conversion of the value of existing policies to cash in order to pay for bills associated with present illnesses. Likewise, increased education on and investment in long-term care and disability insurance are needed, especially as the population ages.

Invest in information.

Often a call to action isn't enough. It takes research and planning to show people the nature and magnitude of a problem and the steps needed to correct it. Supporting information gathering and planning efforts that inform and challenge the public are important as are supporting and encouraging the media to promote good health and health practices. The state does this by publishing Kids Count and Mature Adult Count. However, communities often need information specific to neighborhoods and special populations.

Thousands in South Carolina line the streets in the morning throughout the rural areas of the state waiting for day jobs having no benefits and with no guarantees they will be picked up tomorrow.

ECONOMICS

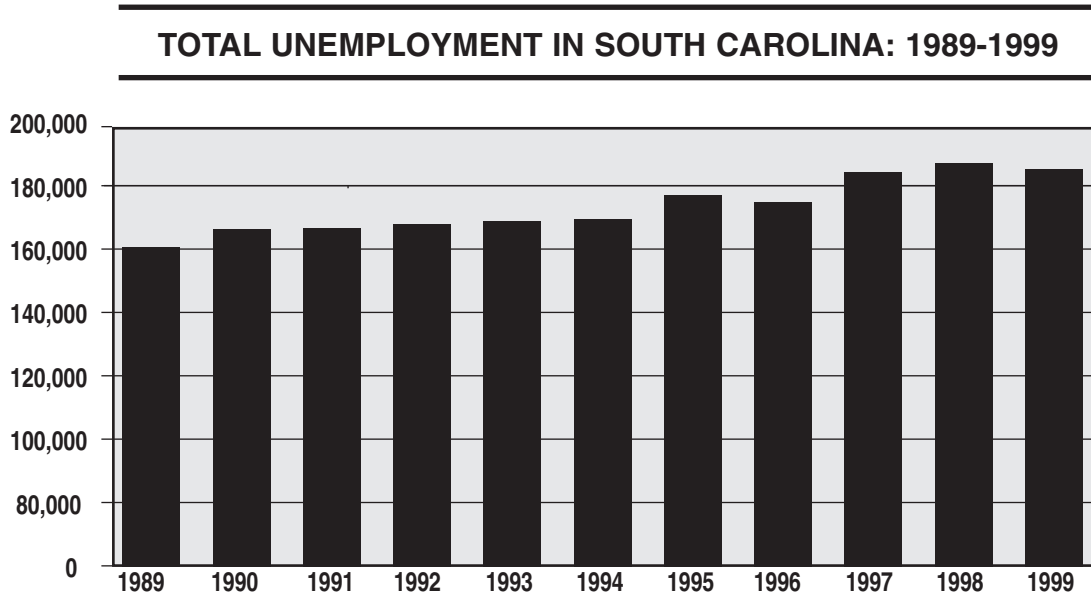
The importance

Understanding family financial security is critical to understanding poverty. Families cannot climb out of poverty until a basic infrastructure of financial and nonfinancial assets accumulates. Equally important, families who have not built up any financial or nonfinancial asset base risk falling into poverty at the first loss of income. Compounding factors are the policy and practice barriers to access credit and the over-extension of debt by those at risk.

The problem

Employment opportunities are inadequate.

Despite low U.S. and S.C. employment rates, millions of Americans have become unemployed, “downsized,” or have lost major benefits. In addition, many can only find part-time jobs with no benefits or minimum wage jobs. Thousands in South Carolina line the streets in the morning throughout the rural areas of the state waiting for day jobs having no benefits and with no guarantees they will be picked up tomorrow.



SOURCE: SC EMPLOYMENT SECURITY COMMISSION.

Employer needs don't easily match available labor supplies.

Especially in South Carolina's more urban areas, many good-paying jobs are available, but local labor force skills don't match employer needs. The training programs that theoretically supply industry with a pool of skilled people are not training youth and adults to adequately meet employer needs.

Inadequate training and re-tooling opportunities exist in many areas.

Despite vocation training programs and technical colleges and centers, training opportunities matching employment needs in given areas aren't available. Many can't make training opportunities fit work schedules. Many can't respond rapidly to the workplace's fast-changing training needs. No good system links trainers with those needing training or with employers and their needs. The education system is too disconnected from the economy.

Minimum wage still does not provide a living that people can survive on.

Minimum wage jobs simply can't cover rent, food, utilities, transportation and healthcare. Recent studies indicate that those leaving welfare for minimum-paying jobs are not receiving benefits.

Too many families carry too much debt.

Nearly 27 percent of families with incomes under \$10,000 have debt payments over 40 percent of family income. Eight percent of these families under \$10,000 have payments 60 days or more past due, and 11.4 percent of families with incomes between \$10,000 and \$25,000 have payments that are past due.

Credit opportunities are poor or nonexistent for many low-income families.

Of families with incomes less than \$10,000, 30.2 percent do not own any non-financial assets, 42.3 percent do not own a vehicle, and 62.4 percent do not own their residence. Many poor and working poor families spend just as much for rent as they would for a mortgage. This is true for approximately half of low-income renters.

The poor don't have the same opportunities to accumulate assets as the middle- and upper-income groups.

Discriminatory treatment in government asset-building and tax programs has limited the building of assets such as savings and home ownership for the poor and working poor. Except for educational programs such as Pell Educational Grants and the assets provisions of the new welfare law, most Federal programs, especially income security programs, prohibit asset building for the poor.

Tax laws provide asset building incentives for the nonpoor such as capital gains exemptions, pension fund exclusions, home mortgage deduction and a many other incentives. These tax incentives are not effective for families with annual incomes under \$20,000. For example, only 7 percent of the \$45 billion dollars in child care credits proposed in Congress during 1997 would go to families with incomes under \$20,000.

Parent asset building can increase asset ownership by children and grandchildren. Conversely, asset discrimination, such as nineteenth century Jim Crow and Black Code prohibitions against property and business ownership, hurts future generations' asset ownership.

The poor lack knowledge and skill in managing family incomes.

The poor have difficulty managing finances. Most don't plan or budget for basic necessities. Many publicly subsidized welfare programs provide little or no effective training and ongoing monitoring in this area. While bank community reinvestment funds require such programs, many fail to build the financial planning skills needed. Those on public assistance, until the new welfare reform law, were required to have no savings account. Thus, indirectly, public policy trained people not to save, to plan ahead or to budget and save.

Women with the same job, education and experience earn less than men.

While some adjustments were made over the past two decades, state statistics reveal women earn less than men do, even when accounting for levels of education and experience. South Carolina businesses in the public and private sector are still rating the worth and value of women's work different from men's.

In 1979, women with eight years of education or less received only 59 cents for every dollar earned by men with similar education. In addition, women with four years of high school earned 56 cents for every dollar earned by men with the same level of education. Women with four years of college earned 61 percent that of men.

Minorities, particularly African Americans, still earn less than Caucasians.

Again, while some adjustments are evident over the past two decades in gaining access to more employment opportunities, African Americans receive wages significantly less than white counterparts.

South Carolina Average Earnings by Educational Attainment, Race and Sex, 1990			
WHITE			
EDUCATIONAL ATTAINMENT	TOTAL AVERAGE EARNING	MALE AVERAGE EARNINGS	FEMALE AVERAGE EARNINGS
TOTAL	\$22,629	\$28,890	\$14,997
Less than 9th grade	\$14,240	\$16,933	\$9,426
HS graduate /GED	\$18,906	\$24,604	\$13,084
BA	\$30,905	\$38,863	\$18,880
Professional degree	\$54,540	\$62,271	\$30,535
BLACK			
EDUCATIONAL ATTAINMENT	TOTAL AVERAGE EARNING	MALE AVERAGE EARNINGS	FEMALE AVERAGE EARNINGS
TOTAL	\$14,199	\$16,758	\$11,838
Less than 9th grade	\$10,188	\$12,281	\$6,996
HS graduate /GED	\$13,635	\$16,460	\$11,049
BA	\$20,877	\$25,858	\$18,093
Professional degree	\$28,450	\$32,460	\$24,162

SOURCE: US BUREAU OF THE CENSUS

Job stability and benefits have changed dramatically in the last twenty years.

While people used to be with a company for life, it is the exception today. People employed for years with a company have been “downsized.” If they keep their jobs, they nonetheless have reduced benefit packages. Many have lost all pension plans. Many in their forties and fifties have had to re-tool and begin anew. Many trained and/or educated workers can’t find work because of race or age discrimination. Many settle for a life of two part-time jobs, neither with benefits. These shifts have greatly impacted attitudes regarding company loyalty and productivity.

The causes

The harmful effects of denying quality and equal educational opportunities.

South Carolinians are still playing catch up with education. Denying quality and equal educational opportunities for African Americans, other minorities and poor whites has affected labor shortages. Positive, supportive cultural attitudes and values among low-income African Americans and white toward education and its benefits are not well-established among families previously denied opportunities. Teaching and learning systems at all levels are still designed for upper-middle and higher-income people (regardless of race). These same learning systems appear inappropriate to meet the cultural and learning styles of middle- and lower-income individuals.

Some banks and other financial entities discriminate against the poor.

Banks and other financial entities use barriers such as minimum deposits, excessive charges for non-account holders and unfriendly customer services to screen the poor. Even community reinvestment loans are rated on census tract information that can result in loans to exploitive businesses often located near depressed neighborhoods. These barriers limit bank accounts and professional financial services used by poor and working-poor families. Without local bank branches, community development finance institutions or community credit unions, families fall prey to exploitative organizations.

Social and economic policies allow for economic exploitation.

Poor communities are systematically subjected to economic exploitation and are beset by enterprises charging excessive prices for food, clothing, financial services and credit. Current policies allow this situation. Pawn shops, check cashing stores, mom-and-pop grocery stores and chain stores routinely charge 30 percent higher prices or more in poor neighborhoods. Mortgage companies, furniture stores and used car dealers targeting the poor generally charge interest rates ranging from 25 to 300 percent. Poor families can lose 20 percent of their disposal income to such excessive charges.

On the health and environment front, many families are exposed to excessive health hazards because corporations find value in disposing toxic materials in low-income communities where political opposition and dumping fees are minimal. These practices increase health problems such as birth defects, asthma, cancer and mild mental retardation.

Current employment policies do an ineffective job at stopping gender- and race-based wage discriminations.

Little progress has been made in policies and procedures that bring equity to pay for comparable work, education and experience levels. Work place procedures in the public and private sector have helped insure better job access for minorities, but little effort is spent on monitoring wage discrimination. Individuals physically and mentally challenged still try to gain job opportunities. Since most poor South Carolinians are women and children, some remain poorer than they should be. Only a fraction of public dollars spent on the impacts of poverty would be necessary if minorities received equitable wages for comparable performance, education and experience.

The consequences

Too many heads of households earn too little.

Minimum wage employment and part-time employment fail to meet the costs of housing, food, utilities, transportation, health and childcare. For example, more than five million families in the country are poor because they spend more than half of their total income for housing.

Employers are hiring from outside the state and area.

Because of a large untrained labor force in rural areas, urban South Carolina businesses increasingly seek outsiders for jobs, even though they may prefer to hire locally.

Traveling long distances to work is common for many rural South Carolina residents.

Because better-paying jobs exist in urban areas, more rural residents spend from dawn to dusk on the job and road. Many children are being left alone in risky child care environments. The time for quality family interaction is now reduced to less than a half hour in many households.

Too many young people are leaving the state.

Neighborhood conversation in many rural communities discusses how to create employment opportunities that will keep young people home. Many would prefer to stay home if they could but don't see a viable living in the area.

The poor have little opportunity to accumulate wealth and assets.

Financial security begins with establishing a modest transaction account and the accumulation of nonfinancial assets such as motor vehicles. The absence of a banking relationship, unavailability of assets and misuse of debt provide barriers for families attempting to escape poverty.

Too many poor can't build assets. Almost 40 percent of families with incomes less than \$10,000 do not have a bank account, while only 13 percent of all families do. Among families with less than \$10,000 in income, only 61.1 percent have a transaction account. The median holding for these families is \$700. Among renters 27 percent do not have a transaction account versus only 5.2 percent of homeowners.

New welfare policies do little to help a family become economically self sufficient.

The Aid For Families with Depend Children (AFDC) program is not and never was intended to provide income resources over a long period but rather was intended to give parent(s) a safety net. However, an expectation exists that public support would help individuals stay off welfare roles. Little evidence, from either the past AFDC or the newly reformed program, suggests the right kind of resources exist to assist parents in achieving sustainable economic self-sufficiency. For example, the old AFDC system never enrolled more than ten percent of the welfare caseload in job training and placement programs.

Many research reports indicate that even when welfare recipients were enrolled, training and placement was ineffective in placing most in jobs with benefits or at a wage that would allow them to be economically self-sufficient. Only recently have family leave policies expanded in the U.S. In addition, high-quality daycare for poor and working poor mothers will require government and/or business support unavailable in the current system. Without access to daycare, single parents will find it very difficult to achieve self-sufficiency. While some real success stories exist of private enterprise helping provide childcare for workers, not enough has been done to help medium and small-scale businesses achieve the same opportunities for their employees.

The recommendations

Local forums are needed to connect employer labor needs with effective training programs.

Analyze present training efforts and their fit with employer labor needs to improve them. Design more flexible and rapid response systems to meet fast-changing employment training requirements.

Engage talented, experienced, willing seniors in new employment training programs.

Those marketing South Carolina as a good place to retire should use the talents, skills and training capacity seniors bring to South Carolina. Link capable and willing seniors with employer's training needs and with business development needs among low-income groups.

Local business and human service leaders should develop cost-effective childcare options.

Civic clubs should lead efforts to create local initiatives to develop childcare opportunities for small-scale businesses. The same kinds of initiatives and creative thought need to be applied to providing healthcare benefits to employees of small-scale businesses.

Develop economic literacy programs with job placement service leaders and lending institutions.

Economic literacy efforts work best when combined with job placement programs and lending efforts. But past literacy programs failed because they didn't involve enough accountability and coaching over long periods of time as people learn to adjust how they spend and manage their income. Linking leaders from the workplace with leaders from social support services seems to produce more sustained results. Such programs often include how to budget and save, how to build assets, make wise consumer purchases and how to avoid paying high prices.

Improve effectiveness of faith-based programs for the poor and coordinate these services with government programs.

The new welfare law provides opportunities to increase the role of faith-based institutions in shaping and implementing government poverty programs (Charitable Choice Provisions). Faith-based institutions should be convened and demonstration programs supported in South Carolina. Faith-based institutions should not alter their basic mission in order to work with government but should help lead government toward more effective and sustainable responses to the poor's plight. Churches, financial institutions and government leaders should work together on these efforts to maximize existing knowledge and create systems that work well.

Regional economic development leaders should examine employment opportunities. Regional public and private sector human resource leaders and job lines should make access to job information and direction on the job seeking process easy and understandable.

Programs designed to identify jobs and train the poor should be launched with the same amount of investment as those aimed at placement of people into minimum wage jobs. Telecommunications wiring and computer repair are examples of accessible high wage industries that pay \$10 to \$22 per hour starting wages with benefit packages and are willing to ship components to laborers.

County councils should examine excessive charges some financial and credit institutions may charge and create limits that can be lawfully charged. The media and advocacy organizations should expose exploitative business practices.

The media should feature news articles on financial institutions charging excessive interest rates, or compare food costs at various places. Neighborhood associations and local government should survey their area and expose exploitative practices and develop alternatives for families and individuals.

All community leaders should work together to implement investment programs for the poor.

A major shift in policy and practice from subsidizing to investing in the poor may be one of the most important social policy changes in the last three decades. Poor and working poor families can effectively build assets when provided specialized programs. Increasing the availability of these programs and promoting asset building can strengthen the poor, families and communities.

The programs that have shown the greatest promise in helping the poor build assets are economic literacy programs, micro-enterprise and youth enterprise programs, home ownership programs for low-income families and Individual Development Accounts (IDAs). For example, the best programs to assist low-income families purchase homes have lower default rates than the default rates for middle income home buyers.

Financial institutions should create friendly customer services for all.

Of those without checking accounts, 22.8 percent cite a dislike of dealing with banks because of intimidation. While some financial leaders say that they are not in business for this type of account, they need to make sure some institution in their community is. A community development financial institution (a CDFI) is often an answer.

Housing and utility institutions should examine policies and practices.

Low-income renters report modest financial assets, but many are required to provide sizable deposits for rent, electricity, water, gas, etc. These deposits held by various institutions are not interest bearing for the consumer who puts up the money. Managing deposit accounts so that they accumulate interest for the depositor would assist the working poor and poor to receive their true assets. Civic leaders need to determine a way to spread risk so that the costs to low-income families are equitable to those of high-income families. The assumption that low-income families default at higher rates than do middle- and high-income families has not always proven accurate. The actual situation for a particular area needs to be investigated.

ABOUT THIS WORK

Dimensions of Poverty was a collaborative effort by a number of individuals and groups in South Carolina. Individual participants included representatives of academia, state government, the faith community, the private sector and professionals. In meetings and discussions they produced the basic draft of the document. Tom Poland, free-lance writer, revised the final copy.

The Foundation would like to thank participants in the various focus groups who helped to define and explore the nature of poverty in South Carolina. These groups consisted of individuals from State policy makers; the Oliver Gospel Mission; Catholic Diocese of Charleston; AFDC participants, Winnsboro; Cities in Schools participants; inmates at DJJ; and SC Health Access program participants.

CONTRIBUTORS:

Catherine Fleming Bruce

Larry Fernandez

Dr. Baron Holmes

Dr. Barbara Morrison-Rodriguez

Dr. James Solomon

Dr. Kathleen Wilson

Fr. Dennis Brodeur, Ph.D.

SUGGESTED READING LISTS & OTHER RESOURCES

Culture, Values and Poverty

Blakenhorn, David (1995). *Fatherless America: Confronting Our Most Urgent Social Problem*. New York: Basic Books.

Popenoe, David (1996). *Life Without Father: Compelling New Evidence that Fatherhood and Marriage are Indispensable for the Good of Children and Society*. New York: The Free Press.

Life Skills

L'Abate, L., & Milan, M.A. (Eds.). (1985). *Handbook of Social Skills Training and Research*. New York: John Wiley & Sons.

Beeghly, L. (1988). "Individual and structural explanations of poverty." *Population Research and Policy Review*, 7, 201-222.

Clark, R.M. (1990). "Why disadvantaged students succeed: What happens outside school is critical." *Public Welfare*, 48, 17-23, 45.

Cook, R.J. (1994). "Are we helping foster care youth prepare for their future?" *Children and Youth Services Review*, 16, 213-229.

Farkas, G. (1996). *Human capital or cultural capital? Ethnicity and poverty groups in an urban school district*. New York: Aldine de Gruyter.

Finn, C.M., Zorita, P.M-B., & Coulton, C. (1994). "Assets and financial management among poor households in extreme poverty neighborhoods." *Journal of Sociology and Social Welfare*, 21, 75-94.

Gilchrist, L.D., Schinke, S.P., & Maxwell, J.S. (1987). "Life skills counseling for preventing problems in adolescence." *Journal of Social Service Research*, 10, 73-84.

Kaiser, A.P., & Delaney, E.M. (1996). "The effects of poverty on parenting young children." *Peabody Journal of Education*, 71, 66-85.

Kates, E. (1996). "Educational pathways out of poverty: Responding to realities of women's lives." *American Journal of Orthopsychiatry*, 66, 548-556.

Lafer, G. (1994). "The politics of job training: Urban poverty and the false promise of JTPA." *Politics and Society*, 22, 349-388.

Moore, K.A., & Driscoll, A.K. (1997). "Low-wage maternal employment and outcomes for children: A study." *The Future of Children*, 7.

O'Donohue, W. & Krasner, L. (Eds.). (1995). *Handbook of Psychological Skills Training: Clinical Techniques and Applications*. Boston: Allyn and Bacon.

Parcel, T.L., & Menaghan, E.G. (1997). "Effects of low-wage employment on family well-being." *The Future of Children*, 7.

The Secretary's Commission on Achieving Necessary Skills, U.S. Department of Labor (1991). *Skills and tasks for jobs: A SCANS report for America 2000*. Washington, D.C.: U.S. Department of Labor.

The Secretary's Commission on Achieving Necessary Skills, U.S. Department of Labor (1991). *What work requires of schools: A SCANS report for America 2000*. Washington, D.C.: U.S. Department of Labor.

The Secretary's Commission on Achieving Necessary Skills, U.S. Department of Labor (1991). *What work requires of schools: A letter to parents, employers, and educators*. A SCANS report for America 2000. Washington, D.C.: U.S. Department of Labor.

Stasz, C., McArthur, D., Lewis, M., & Ramsey, K. (1990). *Teaching and Learning Generic Skills for the Workplace*. Santa Monica, CA: The RAND Corporation.

Summers, G.F. (1991). "Minorities in rural society." *Rural Sociology*, 56, 177-188.

Whittaker, J.K., Schinke, S.P., & Gilchrist, L.D. (1986). "The ecological paradigm in child, youth and family services: Implications for policy and practice." *Social Service Review*, 60, 483-503.

Wodarski, J.S. (1988). "Preventive health services for adolescents: A practice paradigm." *Social Work in Education*, 11, 5-20.

Wodarski, J.S., & Hedrick, M. (1987). "Violent children: A practice paradigm." *Social Work in Education*, 10, 28-42.

United States Department of Education and United States Department of Labor (1988). *The Bottom Line: Basic Skills in the Workplace*. Washington, D.C.: U.S. Department of Labor.

Other Life Skills Resources

The Future of Children is a helpful journal, published by the Center for the Future of Children at the David and Lucile Packard Foundation. Its issues contain articles by eminent social scientists on various social issues, many of which are relevant to children in poverty. It may be ordered free from: Circulation Department, Center for the Future of Children, The David and Lucile Packard Foundation, 300 Second Street, Suite 102, Los Altos, CA 94022.

United States Department of Education and United States Department of Labor (1988). *The Bottom Line: Basic Skills in the Workplace*. Washington, D.C.: U.S. Department of Labor.

This may be obtained from: Office of Public Information, Employment and Training Administration, U.S. Department of Labor, 200 Constitution Avenue, NW; Room 52307; Washington, DC 20210.

The Secretary's Commission on Achieving Necessary Skills, U.S. Department of Labor (1991). *Skills and tasks for jobs: A SCANS report for America 2000*. Washington, D.C.: U.S. Department of Labor.

This and the following SCANS reports may be obtained from: U.S. Department of Labor, Secretary's Commission on Achieving Necessary Skills, 200 Constitution Avenue, NW, Washington, D.C. 20210.

The Secretary's Commission on Achieving Necessary Skills, U.S. Department of Labor (1991). *What work requires of schools: A SCANS report for America 2000*. Washington, D.C.: U.S. Department of Labor.

The Secretary's Commission on Achieving Necessary Skills, U.S. Department of Labor (1991). *What work requires of schools: A letter to parents, employers, and educators*. A SCANS report for America 2000. Washington, D.C.: U.S. Department of Labor.

Clark, R.M. (1990). "Why disadvantaged students succeed: What happens outside school is critical." *Public Welfare*, 48, 17-23, 45.

Finn, C.M., Zorita, P.M-B., & Coulton, C. (). "Assets and financial management among poor households in extreme poverty neighborhoods." *Journal of Sociology and Social Welfare*, 21, 75-94.

Kaiser, A.P., & Delaney, E.M. (1996). "The effects of poverty on parenting young children." *Peabody Journal of Education*, 71, 66-85.

Organizations and People Helpful for Life Skills

Institute for Educational Leadership's Center for Workforce Development

1001 Connecticut Avenue, NW
Suite 310
Washington, DC 20005
(202) 822-8405

The Johns Hopkins University Institute for Policy Studies, SCANS 2000 Program

Director: Dr. Arnold Packer
SCANS/2000 Program
Johns Hopkins University
Institute for Policy Studies
Wymand Park Building
3400 N. Charles Street
Baltimore, MD 21218
Fax: (410) 516-4775
Internet: <http://www.jhu.edu:80/~ips/scans/>

The National Alliance of Business

National Office: Southeast Office:
1201 New York Avenue, NW 1 Midtown Plaza
Suite 700 1360 Peachtree Street, N.E.
Washington, DC 20005 Suite 710
Phone: 1-800-787-2848 Atlanta, GA 30309
Fax: 202-289-2875 404-881-0061
E-mail: INFO@NAB.COM

National Center for Research in Vocational Education

University of California at Berkeley
2150 Shattuck Avenue, Suite 250
Berkeley, CA 94720-1674
(800) 762-4093
Internet: <http://vocserve.berkeley.edu/>

National Center on Education and the Economy's Workforce Skills Program
39 State Street, Suite 500
Rochester, NY 14614
(716) 546-7620

National Occupational Information Coordinating Committee
2100 M Street, NW
Suite 156
Washington, DC 20037
(202) 653-7680

National Skills Standards Board
1441 L Street, NW
Suite 9000
Washington, DC 20005-3521
(202) 254-8628
Internet: <http://www.nssb.org/>

Education

Allington, Richard and Patricia M. Cunningham (nd). *Schools That Work: Where All Children Read and Write*. New York: HarperCollins.

Allington, Richard and Patricia M. Cunningham (nd). *Classrooms That Work: They Can All Read and Write*. New York: HarperCollins.

Bernard, Bonnie (1992). "Fostering resiliency in kids: protective factors in the family, school and community," in *Prevention Forum* 12 (3).

Boyer, Ernest (nd). *Ready to Learn: A Mandate for the Nation*. (np)

Dryfoos, Joy G. (1990). *Adolescents at Risk: Prevalence and Prevention*. New York: Oxford University Press.

Hechinger, Fred M. (1992). *Fateful Choices: Healthy Youth for the 21st Century*. New York: Carnegie Council on Adolescent Development.

Slavin, R. E. and N. A. Madden (1989). "What works for students at risk: A research synthesis." *Educational Leadership* 46 (5): 4-13.

Task Force on Education of Young Adolescents (1989) *Turning Points: Preparing American Youth for the 21st Century*. Washington, D.C.: Carnegie Council on Adolescent Development.

Economics

Family Resource Coalition (1997). *Family Support and Community Economic Development. The Report*. Chicago: Family Resource Coalition, National Resource Center for Family Centered Practice, Volume 16, Number 3.

Goldsmith, William W. and Edward Blakely (1992). *Separate Societies*. (np)

Center for the Future of Children. *The Future of Children Journal*. 300 Second Street, Suite 102, Los Altos, CA 94022. The journal is also available in total on the web at <http://www.futureofchildren.org>. Back issues that are useful to this theme include *Children and Poverty* (Summer/Fall 1997, Vol. 7, No 2); *Welfare to Work* (Spring 1997, Vol. 7, No 1); *Financing Child Care* (Summer/Fall 1996, Vol.6, No.2)

Sherraden, M. (1991) *Assets and the Poor: A New American Welfare Policy*. New York: M.E. Sharpe.

Wilson, Julius William (1996) *When Work Disappears*. New York: Knopf.

Wilson, Julius William. (1987) *The Truly Disadvantaged*. Chicago: University of Chicago Press.

Important Web Sites for Economics Include:

Using a web browser type in the following names and a wealth of resources and information will be available to amplify what is covered in this brief.

Institute for Research on Poverty (This web page will literally introduce you to the best in the entire field. We suggest you start there in your search.)

American Public Welfare Association

The CatholicMobile Poverty Page

Center for Social Development, Washington University (Michael Sherraden Asset development site)

The Children's Defense Fund

Citizens for Tax Justice

Handsnet

Michigan Program on Poverty and Social Welfare Policy

The National Association of Community Action Agencies

The Sticky Wicket

Welfare Information Network

The Work and Family Institute