

**The Effects of Prolonged Economic Stressors in Minority Low-Income Neighborhoods
on Family Functioning and Child Developmental Outcomes**

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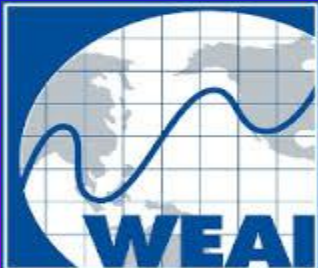
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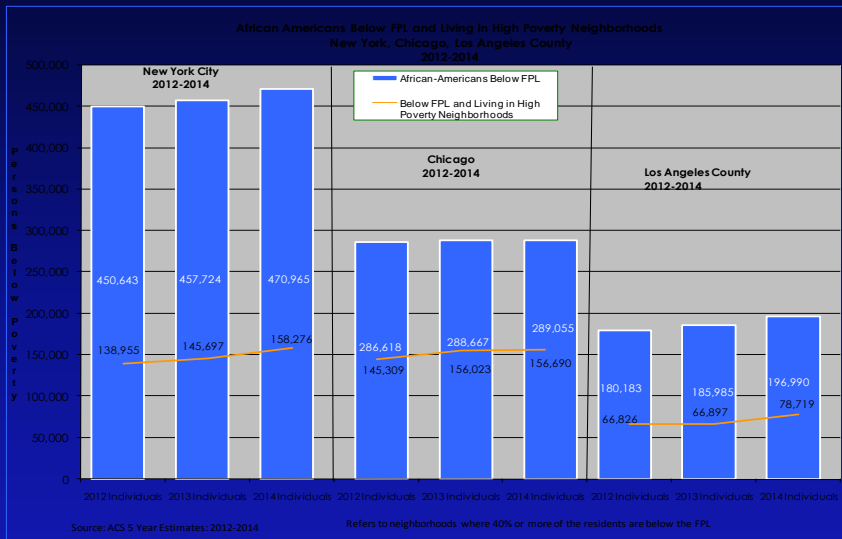
The Effects of Prolonged Economic Stressors in Minority Low-Income Neighborhoods on Family Functioning and Child Developmental Outcomes

- This presentation will provide an overview of the effects of long term economic hardship on family dynamics and child developmental outcomes.
- Inner city neighborhoods are filled with characteristics which adversely affect the developmental outcomes of children and the stability of the family unit.
- External economic and demographic factors such as discriminatory housing and banking practices, and patterns of racial segregation have played a significant role influencing minority family stability.
- The implementation of federal and state policies regarding safety net programs such as the Personal Work and Reconciliation Act of 1996 have varied across jurisdictions and have had a profound effect on the sustainability of family units..
- This presentation will examine the inter-relationship between economic hardship and the ultimate impact on family sustainability, utilizing three heavily researched models: the family stress model, the family investment model, and the Interactionist model
- Finally, this presentation provides policy recommendations which may be effective in alleviating the impact poverty has on family functioning.

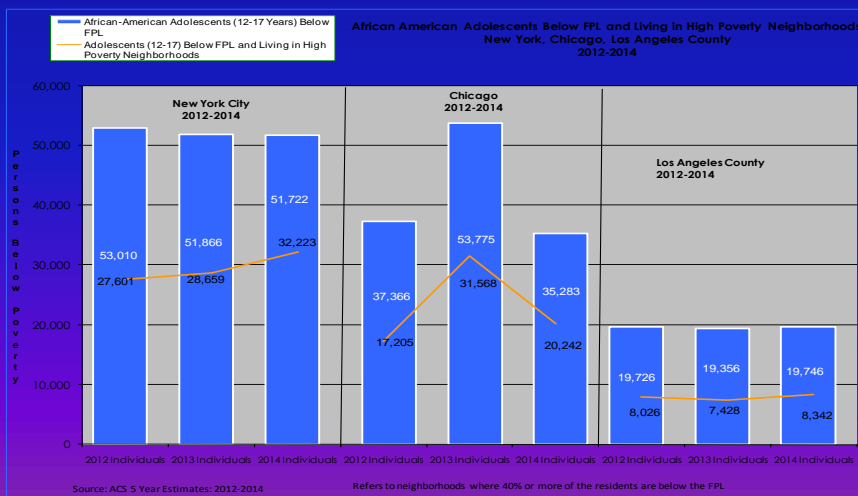


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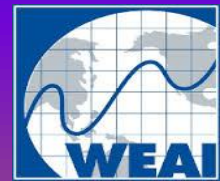
Concentration of Minorities in High Poverty Neighborhoods



- The number of African-Americans in high poverty neighborhoods (40% or more of the residents below FPL) has increased in Los Angeles, Chicago and New York between 2012-2014 suggesting the economic recovery in the U.S. has yet to filter down to low income minorities.



- In addition, the number of adolescents 12-17 years of age living in households below FPL has also increased in the three largest U.S. Cities. Very young children and adolescents are particularly vulnerable to the effects of poverty.



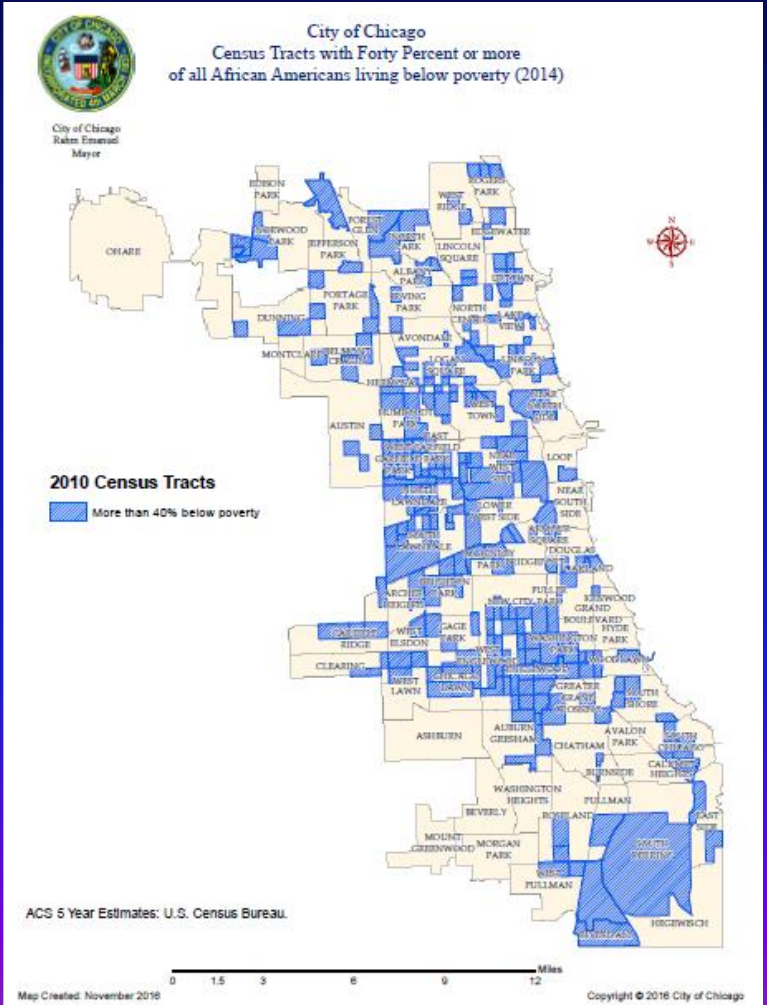
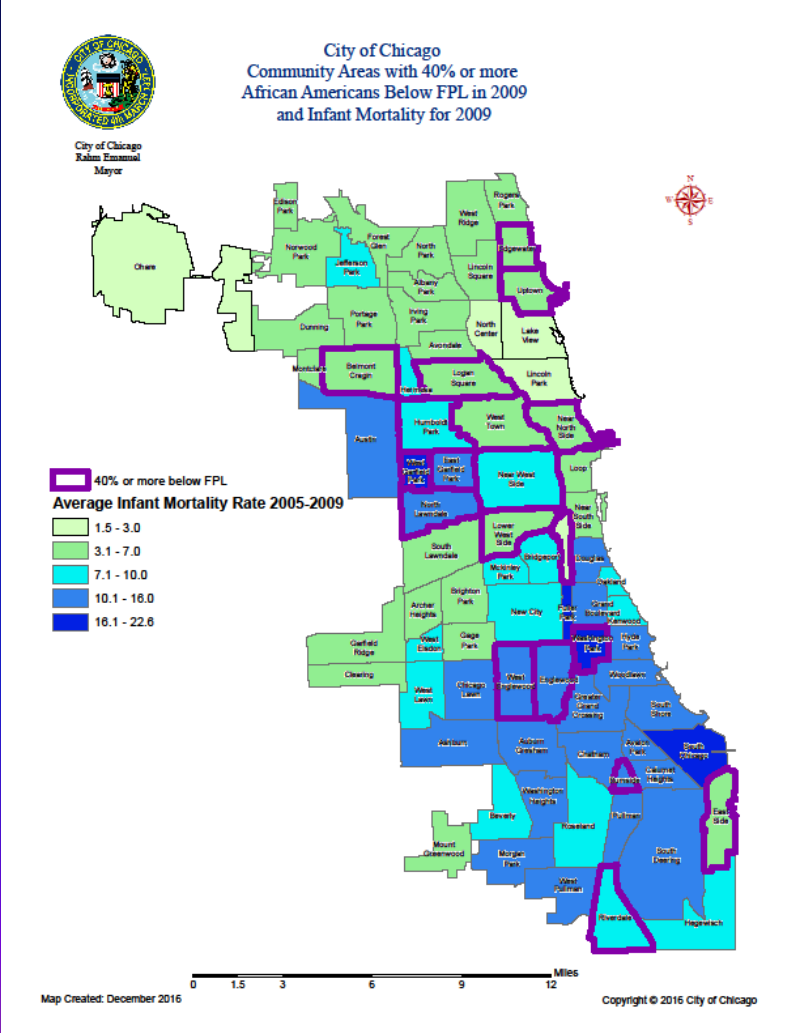
Factors Contributing to Minority Segregation in Low Income Neighborhoods

- High unemployment
- Predatory banking practices
- Difficulty in getting mortgages
- Discriminatory employment practices
- Limits on lifetime welfare benefits (PWORA) Act
- In large U.S. cities such as Chicago, New York and Los Angeles, unemployment is disproportionately concentrated within minority communities (i.e. African-Americans and Latinos).
- Predatory banking practices are heavily concentrated in low income neighborhoods, hindering the ability of families to maintain financial solvency and improve their economic circumstances.
- Lifetime limits on welfare make it difficult for low income families to achieve financial stability due to periods of involuntary unemployment.
- Discrimination in employment continues to remain in large cities such as Chicago where neighborhood residency is a key factor in hiring decisions.
- Minority single headed households (i.e. in Chicago) continue to have more difficulty in obtaining mortgages.
- These external factors hinder movement into higher SES neighborhoods.

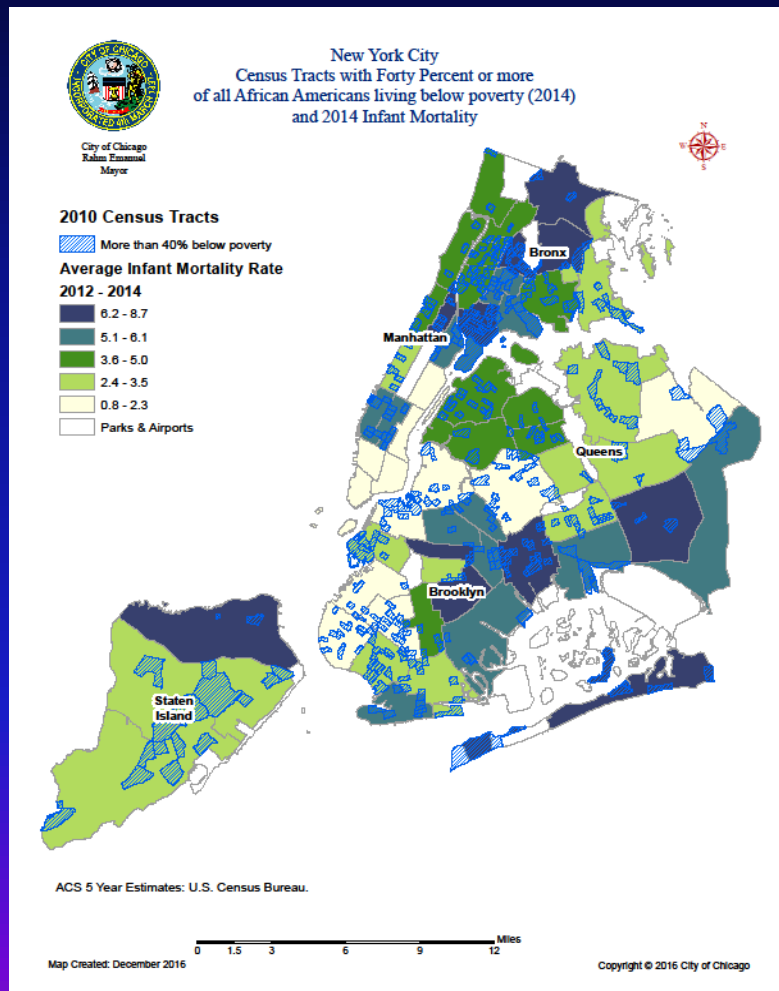
What Does This Mean For Families

- Residency in high poverty urban neighborhoods is associated with high crime rates.
 - This contributes to social isolation among families due to safety concerns, limiting potentially favorable informal social supports.
 - Prolonged economic hardship has a definite impact on marital stability and child interactions.
 - Both aspects affect child developmental outcomes resulting in aggressive behaviors as well as decreased educational attainment (i.e. due to sleep deprivation as a result of neighborhood crime).
 - There are also negative maternal health outcomes in terms of infant mortality as demonstrated in the next slides.
- In the City of Chicago, 66 % of the number of serious crimes committed during 2015 were located in the top 20 neighborhoods of Chicago in terms of overall poverty.
 - Approximately 54% of all adolescent victims of serious crimes resided in the top 25 neighborhoods of Chicago in terms of poor children 0-18 years of age.during 2015

Residency in Chicago Neighborhoods where 40% or more of African-Americans are below FPL and Infant Mortality



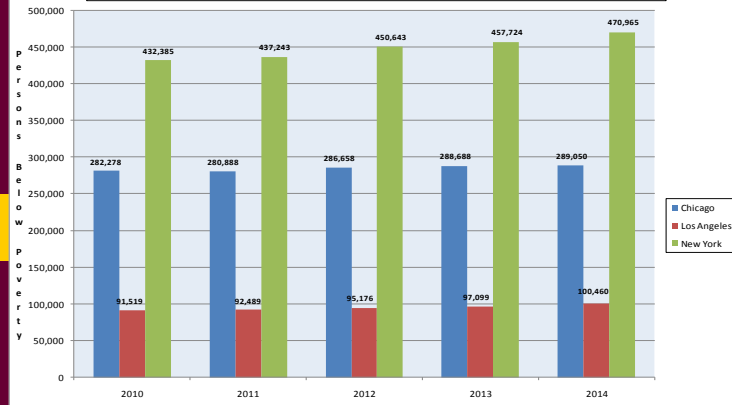
Residency and Infant Mortality within NYC Neighborhoods where 40% or more of African-Americans are below FPL



- This map presents the clustering of infant mortality in relation to low income African-American neighborhoods (40% or more of African-American residents below the poverty level)

Demographic Trends in Chicago, New York, and Los Angeles

Number of African-American Persons Below Poverty: Chicago, Los Angeles, New York: 2010-2014



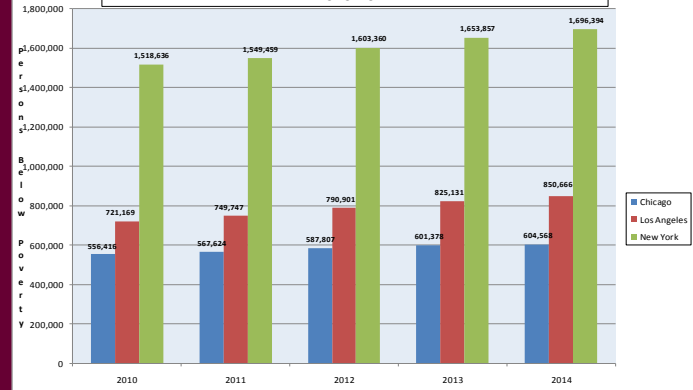
Source: ACS 5 Year Estimates: U.S. Bureau of the Census; 2010-2014

Increase in African-American Poverty Rates: Chicago, Los Angeles, New York: 2010-2014



Source: ACS 5 Year Estimates: U.S. Bureau of the Census; 2010-2014

Number of Persons Below Poverty: Chicago, Los Angeles, New York 2010-2014



Source: ACS 5 Year Estimates: U.S. Bureau of the Census; 2010-2014

Family Stress Model

- FSM identifies economic hardship as a key factor in marital discord, ultimately affecting family stability and child developmental outcomes.
- Family pressures associated with economic hardship creates emotional distress for both partners and ultimately affects the quality of parent/child interactions.
- This, in turn affects child developmental outcomes and puts children at risk dysfunctional behaviors, i.e. aggression, insecure attachments, low-self esteem, increased likelihood of contact with the legal system
- In addition, poverty and location in a high poverty neighborhood may affect educational outcomes (due to high crime, a child's fear of safety, sleep deprivation etc.)
- Improvement in the family's economic circumstances can offset these influences, resulting in beneficial developmental outcomes for children and adolescents.

Family Investment Model

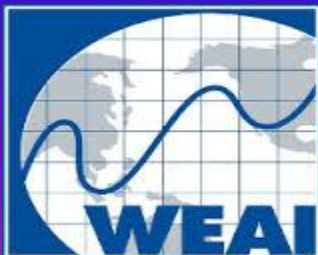
- The Family Investment Model associates higher SES within the household to improved developmental outcomes for children.
- Higher SES families are more likely to have the capacity to provide better resources for their children (i.e. access to better schools, neighborhood resources such as recreational facilities-parks, etc).
- Low income families must focus upon the immediate needs of the family (i.e. food, housing) and are thereby unable to invest in the education and well-being of their children.
- Low income families, owing to their residency in poor neighborhoods, have difficulty in accessing community resources such as quality health care, child care- although this has improved somewhat with the implementation of the Affordable Care Act.

Interaction Model

- The Interaction model assumes processes of social causation (i.e. characteristics inherited between parent and child) predict family dynamics and later childhood developmental outcomes.
- Individual and family characteristics such as persistence, resiliency, high sociability in the face of adverse economic circumstances play a key role in the stability of the family unit.
- Parental interaction techniques such as warmth, and support during a child's adolescence play a key role in the family's ability to function and ultimately drives child developmental outcomes

Policy Recommendations

- Replication of MTO into other cities.
- More Educational Opportunities
- Elimination of predatory loan practices in low income neighborhoods
- More federal oversight in equity in terms of mortgage origination
- Critical pathways theory, more research into critical pathways in terms of adolescent interventions
- Increased funding for neighborhood resources in low income areas (i.e. parks, other recreational facilities)
- Expansion of the Moving to Opportunity to allow low income families more flexibility in terms of residency in higher SES neighborhoods
- Expansion of educational opportunities such as Head Start and after-school programming.
- Expansion of workforce programs
- More equitable and fair banking practices in low income neighborhoods, including mortgage origination.
- Research and implementation of policies which identifies the critical pathways of low income adolescents in terms of overall development and make readily available programs which can improve development outcomes.



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