

Practice Notes

Children in “Newly Poor” Families: Coping with the Economic Crisis

In This Edition

Coping with a Family’s Economic Distress: Observations from School Social Workers • p. 2

Help Seeking Behaviors • p. 3

A Source of Support: The School Lunch Program • p. 3

Common Signs of Homelessness: Signals of Distress • p. 4

Preventing the Charge of Educational Neglect: Notes from a School Social Worker • p. 4

A New Staff Presence in the Schools: Homeless Liaisons • p. 4

Linkages to Coping Strategies • p. 5

Promising Practices: Building Resiliency • p. 5

Schools Responding with Innovations: Keeping Eyes and Ears Open • p. 5

A Legislative Round-Up • p. 6

Further Resources for Responding to Children in “Newly Poor” Families • p. 7

Editorial Comment

We are now experiencing one of the worst economic downturns since the Great Depression. An increasing number of the state’s children—25% in 2009—are living in families where no parent has a full-time, year-round job.

Sorting out the experiences of children in families that are unexpectedly trapped in the economic downturn has been a formidable task. The “newly poor” are struggling with foreclosures, job loss, depletion of salaries, and the collapse of health care. How children cope within a family environment that has lost the confidence that comes with a steady income is not fully understood.

Although as we prepare this edition of *Practice Notes* there is a glimmer of economic recovery, the pace is slow and uncertain. In January, 2010, almost 14% of Minnesota households reported that they did not have enough money to buy food.

Increasingly, Minnesota students qualify for free and reduced-price school lunch. Thirty-three percent of all Minnesota K-12 students in 2007 qualified for lunch subsidies, and the percentage has been increasing, but thousands of Minnesota families suffering economic difficulties are just outside the reach of subsidized school lunches. We note that Senator Al Franken and Representative Keith Ellison have introduced a bill to expand the subsidized school lunch program.

Help seeking behaviors of the “newly poor” are just emerging. Those who have lost their homes

are reluctant to disclose their makeshift sleeping arrangements with relatives, friends, or in their cars. They reveal to School Social Workers that they are “in transition.” Older children may leave the family and join the “homeless youth” brigade. They may reveal that they are living in cars, parks, public spaces, and bus stations.

Occasionally, national attention is paid with a headline story, “Recession Exacts an Emotional Toll on Children” (*New York Times*, 11/12/09). Children are described as hidden casualties: when parents lose jobs, they become emotionally disengaged or withdrawn and prone to family conflict. These changes in family dynamics result in damaging consequences for children. We have yet to fully understand the impact on the Child Welfare system.

There have been some important responses, both from public policy and community agencies. A staffing person to assist homeless school children has been required since 2001. The “Homeless Liaison,” directed under the policies of the McKinney-Vento Act in conjunction with No Child Left Behind, extends a variety of services and identifies resources for children without a stable address. This outreach now includes children in “newly poor” families.

The school as a safe haven is taking shape. School Social Workers and Homeless Liaisons are attentive to a child’s needs for a safe place to store personal items; a quiet place to “normalize” life; and even a place for addressing personal hygiene needs.

The usefulness of teams has been demonstrated in some school systems. In these districts, representatives from schools, Child Welfare, Public Health, and community agencies form a team. The concept is under development.

Interviews with School Social Workers, “Homeless Liaisons,” and staff of community agencies provided this edition of *Practice Notes* with an outline of issues. The experiences they shared reminded all of us engaged in assuring the well-being of children how acute the suffering may be of a child whose expectation of a safe, comfortable, predictable world has been shattered when parents lose their homes, their jobs, and their roles as providers.

E.W.

The Landscape of Financial Stress

In recording events in this period of “losing ground,” Cost of Living reports note that the hourly wages needed for a single parent raising one child working full time is \$18.25; however, 55% of Minnesota jobs pay less than this required wage. For a two-parent family with two children and one parent working, an hourly wage of \$17.52 is needed and 52% of Minnesota jobs pay less than this. For a two-parent family with both parents working, the hourly wage required is \$14.03 for both workers, and 39% of Minnesota jobs pay less than this amount.

Source: JOBS NOW Coalition. (2009). *The Cost of Living in Minnesota*. Available at http://www.jobsnowcoalition.org/uploads/COLM_09_final2.pdf

Coping with a Family's Economic Distress: Observations from School Social Workers

Q: Do children understand what is happening to the family's income?

Children feel, hear, and know the pressures their family is under. They worry about not being able to buy things and about parents not being able to keep their jobs or pay bills. Some children take food home from their lunch tray for younger siblings because they do not have food at home. They worry about their grandparents being placed in a nursing home because their parent must find work outside the home and cannot continue to be the caregiver.

Q: Are there other changes in the family's situation that impact children?

Some parents may have to take jobs far from home. Children are left to get ready for school on their own. If they get up late and miss the school bus, the parent can't afford to leave work or cannot afford the extra gas money needed to bring the child to school. For some children, this sets up a pattern of school absences that could lead to charges of truancy. Relocation due to a job change or search for jobs means the child changes schools. Children have to work to form friendships in a new school environment and in a new neighborhood. For some children, adapting to a new school is stressful.

Q: Are attendance issues a signal for concern?

Definitely...When there are unexcused absences, we are on alert that the child may be living in stressful circumstances. Students are very worried about the financial status of their family when both parents have lost jobs. Here is an illustration: there has been a lot of arguing in the home between a student's parents; she is having attendance issues because she wants to be at home to "protect" her mother.

Q: Are parents still able to maintain their concern and interest in their child's school performance?

Parents are scrambling to take jobs, and many are paid hourly. They cannot afford to take time off. This has affected their ability to attend conferences, Individualized Education Program (IEP) meetings, and school programs. For the child, the parents' incapacity to attend school meetings or programs can be an embarrassment.

Q: Has participation in extracurricular activities been affected?

The availability of extracurricular activities and the cost to participate may vary across schools. Some schools have established scholarships for after-school activities or special funds to assist with fees for field trips so that students may continue to participate. A special concern relates to the cost for transportation. Since families may not have money for extra busing or extra gas in the car, children often cannot stay after school. Some are spending more time in daycare or in after-school programs. Some children are home alone for long evening hours.

Q: Are there clues to children who are experiencing a homeless situation?

In this environment, some students have been missing school, coming late, and falling asleep in class. Students may come to school wearing the same clothing several days in a row and lack regular access to showers. Students who come to school unprepared and without homework or supplies give us a clue to possible homelessness.

Q: Have you noted any changes in children's health?

Children who have lost access to medication have behavior issues. In some cases, money that families used to have available for medication, especially for ADHD/ADD, is now needed for food, survival items, gas money, or for other medication such as asthma medication or insulin. In other cases, students are not receiving needed medical care or medication because they have no coverage or their parent lacks funds for public transportation to go to the doctor. They had been doing well on medication and are now struggling without it. These kids are unable to monitor their energy level which causes frustration with peers and, therefore, affects friendships.

Q: Are the adolescents in economically stressed families especially vulnerable?

High school students may be under pressure from parents to find a job and contribute to the household. Some students have been acting out behaviorally because of stress. Some parents have responded to school phone calls by threatening to kick kids out of their home as soon as they turn 18 years old. In order to conserve resources, families often make sure younger kids are secure, but older kids may be left to fend for themselves. In this climate, teens may leave the family altogether; couch-hopping at friends' houses at night. They move through friends and relatives quickly. In these instances, they may get to school infrequently. Suburban kids may come into the metro. When shelters are full, outreach workers may hand out bus tokens, and homeless youth ride the bus all night to stay safe and warm. They become part of this generation's "homeless youth."

Q: What is on your agenda that requires immediate attention?

This year, in one school district, they have already had three student suicides at the middle and high school level. Suicide attempts and threats have increased over the year in the adult population as well. One School Social Worker has had to deal with more threats of suicide this year in elementary school than ever before. We feel consultation with mental health professionals should be available to us for our students who have signs of depression and extreme anxiety.

Responses from School Social Workers: Jennifer Aeshliman, Peter Gawienowski, Diane Hanson, Rita O. Krisak, Rod Miller, Ruth Ann Moreno Belland, and Stephanie Ochocki representing four school districts: District 1, District 11, District 709, and District 6067.

Help Seeking Behaviors

"Newly poor" families may not be easily recognized. There may be a reluctance to identify themselves as victims of the economic downturn. In fact, they may seek help outside of their neighborhood and community to avoid the humiliation of being "down and out" and observed by neighbors. There may be "cultural barriers" for the newly poor who often do not know how to access social services and who do not have friends who know how to direct them. Therefore, it takes an alert and sensitive support system to respond.

Food supports, or food stamps, appear to be a particularly important source of support that families pursue. Online resources may be useful since a large portion of the "newly poor" is known to be computer savvy. At least one church has created a link on their website to information on social services and "safety net" financial resources.



A Source of Support: The School Lunch Program

Increasingly, Minnesota students qualify for free and reduced-price school lunch. Thirty-three percent of all Minnesota K-12 students in 2007 qualified for lunch subsidies, and the percentage has been increasing. The School Nutrition Programs operate through the United States Department of Agriculture and are administered through the Minnesota Department of Education's Food and Nutrition Service. At the start of the school year, applications for this program are sent to families to complete and submit in order to enroll in the program if qualified. However, if financial changes occur during the year, families may submit an application at any time. While the application process and guidelines for eligibility are clearly outlined by the federal government, experiences with this program may vary.



Through the Eyes of the Child

The program is designed with anonymity in mind, that is, there are no separate lines or distinct cards for those enrolled in the subsidized lunch program. Yet, students' desire to avoid stigma may impact their use of the program. For example, in some schools, ala carte items (such as nachos with cheese or soft serve ice cream) which are not covered under the program and which require cash to obtain may be more popular among peers than typical hot lunches. If there is no cash to buy the ala carte items that are popular with their friends, children may then choose to be hungry rather than be singled out as different from their peers.

Through the Eyes of a Family

In spite of the availability of the free and reduced lunch program, the embarrassment of not being able to pay for hot lunch may keep some families from applying. Instead children may bring cold lunches, charge lunch (which may incur a debt for the family), or go hungry.

Through the Eyes of the School

At some schools an observant School Lunch Supervisor, who knows how often the children charge lunch, plays an important role in identifying students who may become eligible for the program. At the same time, schools may stop providing lunch if a student continues to charge.

[We note that with thousands of Minnesota families suffering economic difficulties just outside the reach of subsidized school lunches, Senator Al Franken and Representative Keith Ellison have introduced bills to expand the subsidized school lunch program (see "Looking Ahead").]

Definitions of Homelessness

- Children and youth who lack a fixed, regular, and adequate nighttime residence, including children and youth who are —
 - » Sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason.
 - » Living in motels, hotels, trailer parks, or camping grounds due to lack of alternative adequate accommodations.
 - » Living in emergency or transitional shelters.
- Children and youth who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.

**Excerpt from the National Center for Homeless Education's Local Homeless Education Liaison Toolkit. Available at <http://sde.state.ok.us/nclb/pdf/Homeless/Toolkit.pdf>*

Common Signs of Homelessness: Signals of Distress

Individual students may differ significantly from the following general characteristics —

- Attendance at many different schools
- Lack of records needed to enroll
- Chronic hunger (may hoard food)
- Fatigue (may fall asleep in class)
- Inability to contact parents
- Wearing same clothes for several days
- Incomplete or missing homework (no place to work or keep supplies)
- Concern for safety of belongings
- Protective of parents
- School phobia (student wants to be with parent)
- Exhibiting anger or embarrassment when asked about current address
- "We've been moving around a lot."
- "We're staying with relatives until we get settled."
- "We're going through a bad time."

Excerpts from "Common Signs of Homelessness" from the Local Homeless Education Liaison Toolkit (2007). National Clearinghouse for Homeless Education. Available at <http://center.serve.org/nche/training.php#toolkit>

Preventing the Charge of Educational Neglect: Notes from a School Social Worker

I have had several families lose their homes and then educational neglect becomes a problem if they cannot get their kids to school. Typically, the family moves in with a relative and tries to bring the children back and forth to their home school so as not to disrupt their life any further. What happens then is very inconveniencing. Students come late or miss more days and then they may get referred to child protection for educational neglect. I have at least one family where this is an ongoing issue and working with the county is in the works. Our district has some funds for homelessness and works hard to keep students of homeless families in their home school but since families move from one home to the next so quickly (wear out their welcome) it can be hard to offer these services.

-Jennifer Aeshliman, School Social Worker



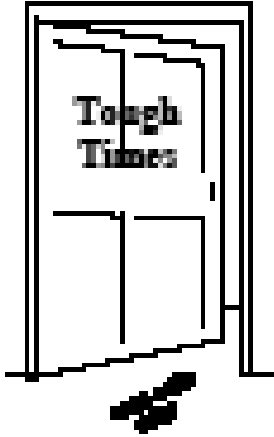
A New Staff Presence in the Schools: Homeless Liaisons

The reauthorization of the McKinney-Vento Act in 2001 made it a requirement that a local Homeless Liaison is designated in every school district. It is the role of this liaison to ensure that the provisions of the Act are met. In particular, homeless youth must have access to the same public education as other students. Further, homeless youth must not be separated from mainstream education; they must receive the tools needed to succeed, and have the option to continue their education in their home school. Since a small percentage of students self-identify as homeless when enrolling in a school, the Homeless Liaison often works to identify students through partnerships with School Social Workers and Guidance Counselors. The Homeless Liaison is connected to all schools within a district. They work across districts as well since homeless youth are mobile.

More information on the McKinney-Vento Act is available at the National Center for Homeless Education website: <http://center.serve.org/nche/m-v.php>

Linkages to Coping Strategies

When School Social Workers are concerned with the well-being of children of the “newly poor”, consultation with Child Protection, DHS may be in order. In this consultation, resources may be available for responding to parents’ depression and anxiety. Crisis intervention to assure the safety of the children may be appropriate.



Getting Through Tough Times: A series of 17 fact sheets from University of Minnesota Extension

- **Getting help:** *Community Agencies That Can Help*
- **Financial decisions with less:** *Keeping a Roof Overhead*
- **Dealing with stress:** *Identifying Sources of Support and Friendship*
- **Figuring out how to do more with less:** *Stretching Your Food Dollar*
- **Children and tough times:** *How You Can Help Mom or Dad, Deciding if Teens Should Work, Helping Children Cope*
- **Adjusting to Suddenly Reduced Income:** *Recognizing Grief over Loss of Income*

<http://www.extension.umn.edu/resourcemanagement/toughtimes.html>

Schools’ Responding with Innovations: Keeping Eyes and Ears Open

Some schools have made adaptations to assisting students in newly poor families —

- Staff members encourage students to have the free breakfast and to take left over cereal and fruit to the classroom for snacks.
- With an increased number of children in need of school supplies, a School Social Worker at one school gave out over 100 backpacks filled with supplies at the start of the school year.
- While traditional outreach methods had relied on paper notices to parents, at least one school has realized that parents in “newly poor” families are often computer savvy and has begun sending out information via email.

What Every Community Should Have

- Job Search Engines
- Food Shelves
- Housing Assistance Programs
- Free Legal Clinics
- Job Retraining Programs
- School Support Services



Promising Practices: Building Resiliency

Paying attention to children in “newly poor” families, fresh to the struggle for basic human needs, requires a recognition of coping styles. For those children reared in families with an environment of emotional warmth, consistency in upbringing, and a social support network, the coping style will be realistic. Here we will see a focus on maintaining success at school and an openness on how the parents are coping. The strengths and assets of children will be at the forefront. These children will appreciate their parents who may serve as models of resilience under adverse circumstances.

For those children who see the family collapse under the stress of continuing economic crises, the child’s need for reassurance may be primary. Parents’ depression and the eruption of domestic violence slowly limit the parents’ availability for reassuring responses. It is in these situations that the support network for the child must be on the alert. To strengthen coping in these families Social Workers must —

- Be available with relevant responses for mental health and strength based social services for the parents.
- Search for and appreciate the assets that the child brings.
- Be alert to behaviors indicating serious distress such as bizarre behaviors of neurological tics, hair pulling, or deep sleep intervals.
- Develop mental health referral resources for seriously disturbed children.
- Recognize that school absences are often signs of distress and should present attempts to locate these children and plan for school re-entry.



A Legislative Round-Up

McKinney-Vento Act

The McKinney-Vento Act began as the Stewart B. McKinney Act in 1987 and has evolved since. Under the Act as it stands today, schools must “ensure access to school and appropriate services; reduce school transfers and enhance educational stability and continuity; strengthen parental choice and involvement; ensure educational rights of unaccompanied youth; and ensure access to public preschool programs for young homeless children.”

The Educational Success for Children and Youth Without Homes Act of 2009 (S. 2800)¹

This proposed bill, introduced by US Senators Patty Murray and Al Franken, reinforces and expands key provisions of the McKinney-Vento Act’s Education for Homeless Children and Youth program. In particular, the legislation focuses on promoting school stability, providing homeless students access to a full range of academic support opportunities, enhancing school districts’ ability to identify and serve homeless students, assisting unaccompanied homeless youth, and increasing access to preschool programs for young children who experience homelessness. This bill was

1 National Association for the Education of Homeless Children and Youth. (2010). Summary of The Educational Success for Children and Youth Without Homes Act of 2009. Available at <http://www.naehcy.org/dl/mvhomeless.pdf>.

introduced in the Senate on November 19, 2009 and has been referred to the Senate Committee on Health, Education, Labor, and Pensions.

The Fostering Success in Education Act (S. 2801)²

Also introduced by US Senators Al Franken and Patty Murray, this proposed bill builds on the 2008 Fostering Connections to Success Act. It would require that state and local education agencies collaborate with child welfare agencies to keep foster children in their current schools, to enroll children in new schools immediately if it is not in their best interest to remain in the current school, to prevent the segregation of foster children into separate schools at group foster homes, to designate a foster care coordinator in state education agencies to collaborate with the state child welfare agency, to designate a foster care liaison in local education agencies to coordinate with the local child welfare agency, to create a dispute resolving process, and to develop a system of transferring credits among schools for foster children. This bill was also introduced in the Senate on November 19, 2009 and has also been referred to the Senate Committee on Health, Education, Labor, and Pensions.

2 National Association for the Education of Homeless Children and Youth. (2010). Summary of The Fostering Success in Education Act of 2009. Available at <http://www.naehcy.org/dl/fostering.pdf>.

The School Meals Stigma Reduction Act of 2010 (H.R. 5167)

This proposed bill was introduced by Representative Keith Ellison and aims to reduce stigma associated with school meals by requiring that schools refrain from implementing policies that would penalize students with unpaid school meal bills. In addition, the district would be prohibited from using debt collection agencies to collect these unpaid fees. This bill was introduced in the House on April 28, 2010 and has been referred to the House Committee on Education and Labor.



Further Resources for Responding to Children in “Newly Poor” Families

Bridge to Benefits — A One-Stop Shop

www2.bridgetobenefits.org

Provides a screening tool for eligibility information and application procedures for MinnesotaCare; Medical Assistance; General Assistance Medical Care; Energy Assistance Program; Food Support; School Meal Program; Child Care Assistance; Earned Income Tax Credit; Working Family Credit; and Women, Infants and Children (WIC).

Services for Well-Being

• Hunger Solutions

www.hungersolutions.org

- » Provides the location of the nearest Food shelf; Meals on Wheels; Summer Food Service Program; Food Support Office; and Women, Infants & Children (WIC) Program

• Stay Warm Minnesota

www.staywarm.mn.gov

- » Provides a “one stop shop for energy assistance programs from many different government and non-government sources.”

Consultative Services

• Minnesota Department of Human Services

www.dhs.state.mn.us

- » Provides information on mandatory reporting for maltreatment through the Child Safety and Permanency Division
- » Offers a Guide to Non-Citizen Eligibility for Cash and Food Support available at <http://edocs.dhs.state.mn.us/lfserver/Legacy/DHS-4864-ENG>

• Southern Minnesota Regional Legal Services (SMRLS)

www.smrls.org

- » Offers the Homeless Outreach and Prevention Education Program (Project H.O.P.E)

• The Help Minnesota Save Website and the Minnesota Financial Fitness Network

www.helpmnsave.org

- » Maintains a “clearinghouse of information and resources for direct service staff working to help people become economically secure through financial literacy education and asset building.”

Resources regarding Homeless Youth

- Minnesota Department of Education. (2009). School-One Stable Place: McKinney-Vento Homeless Education. Available at <http://education.state.mn.us/mdeprod/groups/NCLB/documents/Announcement/014048.pdf>
- Larson, A. & Meehan, D. (2009). Homeless and Highly Mobile Students: A description of the status of homeless students from three school districts in Minnesota. Minn-LinK Child Welfare Special Topic Report No. 7. Available at <http://www.cehd.umn.edu/ssw/cascw/attributes/PDF/minnlink/ReportNo7.pdf>
- Minneapolis Public Schools. (2009). *Support services for Homeless and Highly Mobile Students pamphlet*. Available at http://sss.mpls.k12.mn.us/uploads/homeless_brochure09.pdf or contact Elizabeth Hinz, District Liaison for Homeless and Highly Mobile Students, at (612) 668-5480.

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