

Understanding Poverty

Welcome to the e-learning
course on Poverty and
Homelessness

Instructions

- Please ensure your sound is on
- You can spend as much time as you need on each slide, when you are done, click the right arrow to advance to the next slide.
- Some sections offer learning exercises that will enhance your learning
- To earn CEU's for this course, you must complete the pre and post tests and the survey after completing the course.

Learning Objectives

Understand the definition of poverty

Understand the effects of poverty

Learn strategies for working with youth & families in poverty

Defining Poverty

- How is poverty defined?
 - Poverty is partially in the Eye of the beholder
- How do you define poverty?
 - Your thoughts on poverty are shaped by:
 - Your personal history with poverty
 - Your past interactions with the impoverished
 - Your knowledge of poverty



1 Question Reflection

Question 1 of 1 ▾

How have your personal experiences shaped your definition of poverty.

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Facts on Poverty

Here are some startling facts about poverty:

- “Americans in the top 5% of the income distribution live 9 years longer than the bottom”
(Rank, 2005)
- “Poor children are many times more likely than non-poor children to be poor in their midtwenties”
(Kushnick & Jennings, 1999)
- “In 2009, 43.6 million people or 14.3% of the U.S. population were in poverty”
(U.S. Census Bureau, 2010)

How does the Federal Government define Poverty?

- In 1963, the federal government created the first poverty measurement it would use, the poverty threshold
- **Poverty Threshold-** The poverty measurement used by the U.S. Census Bureau. To determine the poverty threshold, you take the amount of money which will cover the minimum adequate diet for families of different sizes and multiply it by three

What's your Poverty Threshold?



1 Member Household

2 Member Household

3 Member Household

4 Member Household

5 Member Household

Introduction



Select the Tab that best represents your family household size.

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How do I determine if a client or family is living in Poverty?

- The Department of Health and Human Services (DHHS) uses a simplified version of the poverty threshold to determine if a client is impoverished. This simplified version is called the poverty guidelines.
- **Poverty Guidelines** are figures released each year that the federal government uses to define the poverty line.

Poverty Guidelines

The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

Persons in family	Poverty guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010

For families with more than 8 persons, add \$3,740 for each additional person.

SOURCE: *Federal Register*, Vol. 74, No. 14, January 23, 2009, pp. 4199–4201

[Click here to view the poverty guidelines for Alaska or Hawaii](#)

Search

Introduction

The following frequently asked questions are from the Department of Health and Human Services website, *Frequently Asked Questions Related to the Poverty Guidelines and Poverty*. If you would like to see more questions and answers, you can view the website at:

<http://aspe.hhs.gov/poverty/faq.shtml#differences>



What are the differences between the poverty guidelines and the poverty thresholds?

What is "the official poverty line defined by the Office of Management and Budget"?

What is the poverty line for (my state OR my metropolitan area OR my city)?

How many people are in poverty in the United States (or my city, state, county)?

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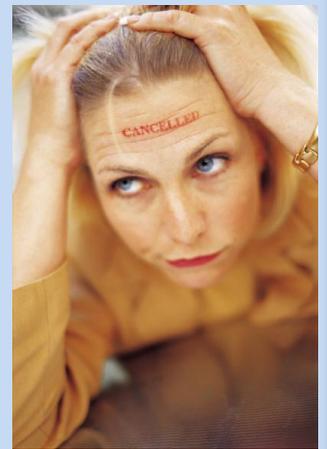
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What is it like to live in poverty?

- Over 37 Million Americans are currently facing poverty, yet there are millions others who have been in poverty and have overcome adversity
- Imagine that you are given a pay cut and now until next year you and your family of four must now survive on \$21,027 total
- Could you survive?



Web Object Placeholder

Address:<http://www.usccb.org/cchd/povertyusa/tour.htm>

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Window size:720 X 540



Self-Reflection

Question 1 of 4 ▾

Think about the youth and families you've worked with that have experienced poverty, how do you think living in poverty has affected them?

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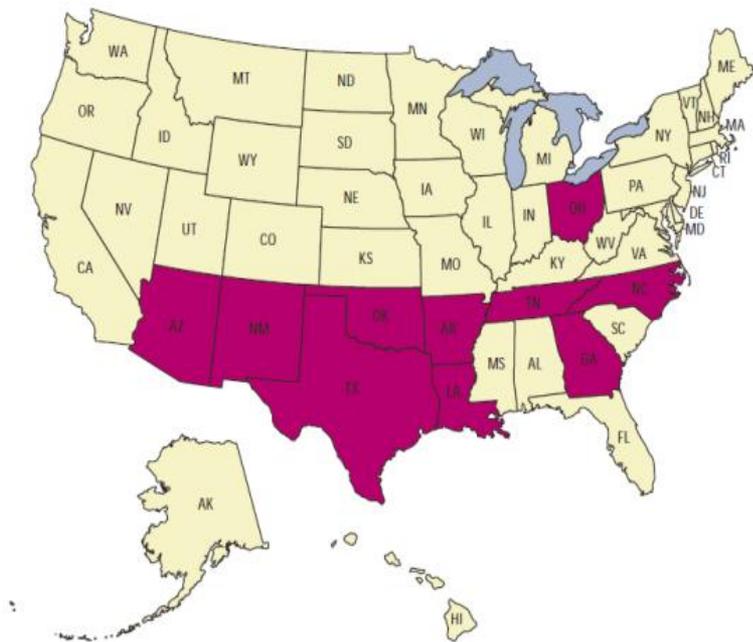
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Homelessness and Poverty

Bottom 10 States: Risk for Child Homelessness

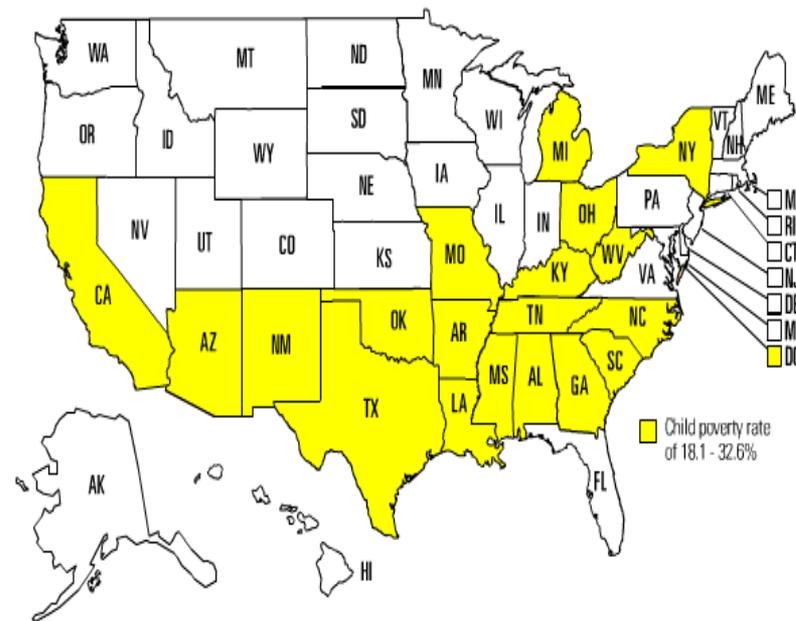


Source: National Center on Family Homelessness

The Geography of American Poverty

Source: U.S. Census Bureau

Top 20 States of Child Poverty



US Census Bureau

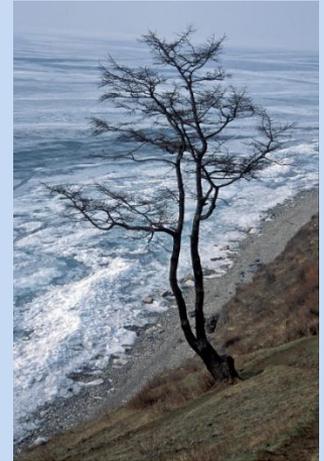
Source: US Census



Runaway and Homeless Youth
Training and Technical Assistance Centers

Characteristics of poverty

- Mark Rank *One nation, underprivileged*
 - How poverty affects children and youth
 - Americans in the top 5% of the income distribution live 9 years longer than those in the bottom 10%
 - Low levels of physical and mental growth
 - Lack of educational opportunities and less educationally stimulating home environments
 - Diminished lifetime health quality
 - Tree Analogy
- First Focus
 - The economic impact of childhood poverty
 - As a result of the economic downturn, an additional 2.6-3.3 million children will fall into poverty
 - Children, who spend more than half of their childhood in poverty, earn 39% less than the median income of those in the general population.



Characteristics of poverty

- Dr. Donna Beegle- *Interrupting Generational Poverty*
 - Generational Poverty
 - Situational Poverty
 - Working-Class Poverty
 - Formal vs. Casual
 - Oral vs. Print
 - What helps people overcome poverty?
 - According to Dr. Beegle, having successful mentors is what helps people overcome poverty
- “Your own property is at stake when your neighbor’s house is on fire”- Horace

Causes of Poverty

- Americans tend to rank individual reasons as the most important factors related to poverty
- The reality is that structural factors are the most important factors that cause poverty and homelessness

Structural Factors

- Housing
- Reduction in Social Welfare for children
- Reduction in income for Head of Household
- Dramatic changes in family structure
- Musical Chair Analogy

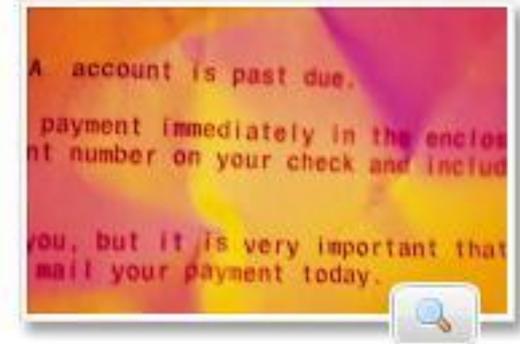
Poverty Quiz

Question 1 of 9

Point Value: 10

Joe has been in poverty for two months due to medical bills he cannot afford to pay, what kind of poverty is Joe in?

- Generational poverty
- Situational poverty
- Long-term poverty
- Don't Know



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Poverty Myths

- Myth: Poverty only affects a small amount of people each year
- Reality: 75% of Americans between the ages of 20-75 will spend a year in Poverty (Rank, 2005)
- Myth: Adults have the highest risk of being impoverished
- Reality: Youth have the highest risk of being impoverished (Rank, 2005)
- Myth: Long-term poverty does not equal long-term risk
- Reality: Researchers have repeatedly documented that poverty is associated with higher rates of long-term problems when compared to individuals in the broader population (Buckner, 2008, Brooks-Gun, and Duncan, 1997, Chase-Lansdale and Gordon, 1996, Gordon, 1996, McLoyd, 1998).

Poverty Myths

- Myth: The poverty rate in other countries is much worse than the U.S.
- Reality: According to a 2004 report from the Economic Policy Institute, the US has the highest rate of poverty of all industrialized countries in the world. The US is also had the highest child poverty rate, the most persistent incidences of poverty and the highest rate of permanent poverty .

Total Poverty

1. US, 17.0%
2. Australia, 14.3%
3. Italy, 12.7%
- ...
15. Sweden, 6.5%
16. Norway, 6.4%
17. Finland, 5.4%

Child Poverty

1. US, 21.9%
2. Italy, 16.6%
3. Australia, 15.8%
- ...
15. Sweden, 4.2%
16. Norway, 3.4%
17. Finland, 2.8%

Poverty Myths

- Myth: If we just get the person out of their situation, everything will be better
- Reality: “When I was released from BCC (a farm for young offenders) everything I went back to was negative, dirty, racist and violent. Instinctively, I reverted to my old feelings and actions. You cannot corrupt a child’s spirit, give him a respite from the corruption, then return him to the original environment and expect him to be more moral than others in those circumstances.” - Carl Upchurch *Convicted in the Womb*.

Poverty Myths

- Myth: Poverty just affects a certain type of people.
- Reality: Poverty affects all types of people, however it does affect certain populations disproportionality, as seen in the graphs below:

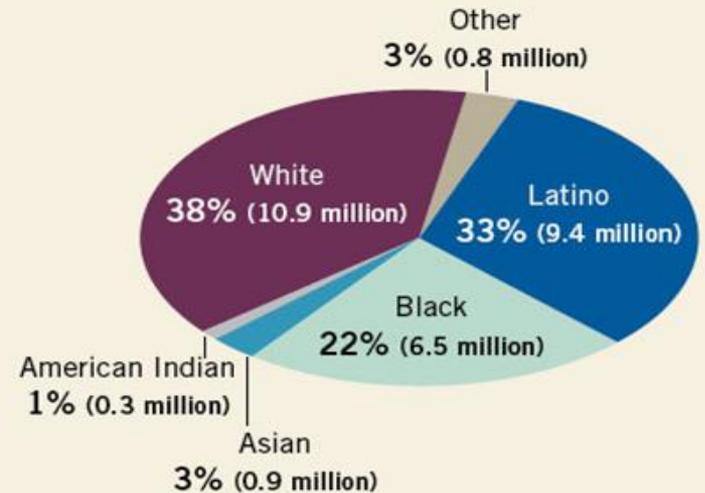
Table 3. Percent of Poor Children in Coupled Families, by Type of Household, Census 2000

	Married Different-Sex	Male Couples	Female Couples
All Children	9.4	20.9*	19.7*

Source: Authors' tabulation 5% Percent Public Use Microdata Sample (PUMS) Files of U.S. Decennial Census, 2000.

* Difference from heterosexual married couples is statistically significant at the 5% level.

Low-income children by race/ethnicity, 2007



Source: Poverty in the Lesbian, Gay, and Bisexual Community

© National Center for Children in Poverty (www.nccp.org)
Ten Important Questions About Child Poverty and Family Economic Hardship

The Disproportionality of Poverty

Table 9. Percent of Poor Children in Coupled Families by Household Type, by Race, Ethnicity, and Age of Child.

	Married Different-Sex	Male Couples	Female Couples
ALL			
Householder & Partner	9.4	20.9*	19.7*
RACE			
White	6.8	15.9*	13.8*
Black	13.1	27.9*	31.6*
Native American/Alaskan	21.5	41.1*	29.4
Asian/Pacific Islander	14.1	23.2	16.3
Other Race	21.4	23.0	24.7
ETHNICITY			
Hispanic	23.8	26.9	31.9*
Non-Hispanic	6.6	17.8*	16.6*
AGE			
0-5	10.5	22.9*	21.1*
6-13	9.2	19.5*	19.4*
14-18	8.0	19.7*	17.2*

Source: Authors' tabulations from 5% Public Use Microdata Sample (PUMS) Files of U.S. Decennial Census, 2000.

* Difference from heterosexual married couples is statistically significant at the 5% level.

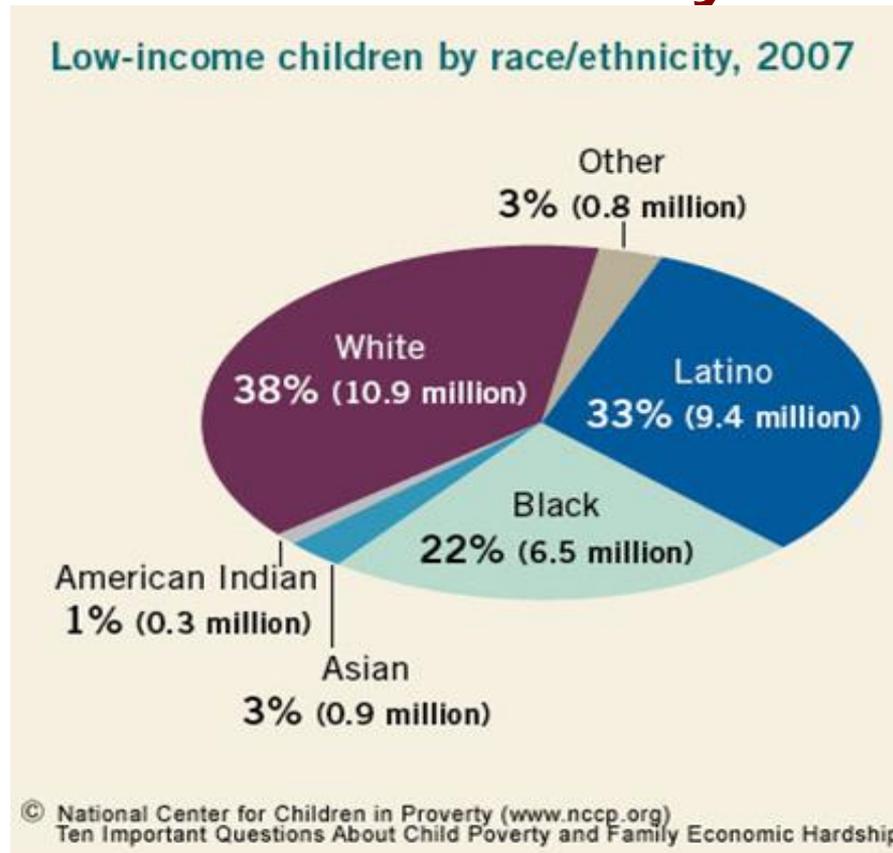


**Runaway and Homeless Youth
Training and Technical Assistance Centers**

The Disproportionality of Poverty

59% of the Population is White

19% of the Population is Latino



15% of the Population is African-American

4% of the population is Asian

Strategies for working with youth and families in poverty

- Remember basic relationship skills:
 - Keep your promises
 - Being willing to apologize
 - Clarify your expectations
 - Be non-defensive
 - Try to understand others' perspectives
 - Collaborate about realistic goals
 - Identify options and give choices
 - Advise, but be careful not to tell them what to do

Strategies for working with youth and families in poverty

- Applying a strengths-based perspective
 - Look for a client's strengths
 - Surviving terrible situations
 - Maintaining important relationships
 - Sacrifices for children
 - Youth also make sacrifices
 - Juggling many crises successfully
 - Multiple experiences

Sarah's Intake Simulation

Question ▾

Simulation 1: Sarah's Intake

It's important to remember that what we say to youth can have a lasting impact. So, in the following simulation you are going to take the role of an intake coordinator for a rural TLP, You are completing an intake on Sarah, who is a homeless youth. Sarah comes from an impoverished background and has been living on the streets for three years. Use your newly learned knowledge about poverty to determine the appropriate responses to the following questions. Choose the **best** response to Sarah's comment/question



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Summary

- In this course you have learned
 - The definition of poverty
 - The effects of poverty
 - Strategies for working with youth and families in poverty
- Please take the post-test to receive credit for this course.

