

FAMILIES IN SOCIETY

The Journal of Contemporary Social Services



The Working Poor and Social Justice Initiatives

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Introduction:

Thank you for joining me this hour to talk about the working poor. Listening to this call are agencies from all over the country who serve diverse populations; including those with specific issues that may make their cliental even more susceptible to conditions that may contribute to their being classified as part of the working poor.

I am sure that each one of you listening can share stories of how difficult it is assist these individuals and families. I am sure that each one of you utilizes various strategies and tactics to help your consumers. I am sure that each of you is an expert in your area and can talk about the issues and dilemmas you face serving this group.

My hope and intention with this Webinar is to provide an “overview” or perhaps a refresher session on the plight, perceptions, and strategies used to assist this group, and provide an opportunity to reflect on your services, practice, and policies that are used to help this population in your area.

Finally, from this Webinar, perhaps new strategies for services, outreach, and staff trainings can be developed.

As background, the origin for this emerged from the overwhelming response to a Call for Papers on this topic for an issue of *Families in Society*. This issue was published in September 2007. As the guest editor for this issue, I was impressed by the breadth and range of efforts that are being used to assist this group. And it became clear that people were interested in this population and wanted to know how to help these individuals, and clearly this group of cliental posed some interesting service problems.

So with this, I would like to begin, and thank you again for joining me for this discussion of the working poor.



Discussion Topics

- How the working poor are defined and the current demographic information;
- Policies available to the working poor;
- Factors contributing to the increase in the number of the working poor;
- Clinical interventions to assist the working poor; and
- Promising practices for this population.

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Topics of discussion today are:

- How the working poor are defined and the current demographic information;
- Policies available to the working poor;
- Factors contributing to the increase in the number of the working poor;
- Clinical interventions to assist the working poor; and
- Promising practices for this population.

Definitions and Key Terms

■ Poverty (1st definition)

- The first “official” definition based on the annual minimum amount of cash income required to support a family. This amount is based on a “thrifty food plan.” Every year, the poverty threshold is adjusted or indexed to the Consumer Price Index.

- This definition is often referred to as the **Absolute Poverty Threshold**.

- For more information on the Absolute Poverty Threshold, visit: <http://www.census.gov/hhes/www/poverty/threshld.html>

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How the working poor are defined and the estimated number of people in this group:

Let’s start with definitions of who meets the criteria for being classified as a member of the working poor. I am sure this is a review for many of you.

Before we can do this, we must first remember the how “poverty” is defined.

- The **Poverty Threshold**, which is determined by the Census Bureau, represents the annual minimum amount of cash income that is required to support an individual or family. It is the minimum level of income determined necessary to have an adequate standard of living. This poverty line is based on need—or takes a needs approach—on what is the minimum amount of money needed to sustain an individual or family. It is updated yearly. It is only one of many definitions or measures of poverty used by government or other sources to determine “need”.

The previous is from: <http://www.ocpp.org/poverty/how.htm> to provide a quick review of the poverty definition and guidelines.

Definitions and Key Terms

- Poverty Guidelines (2nd definition)
 - The second poverty definition is developed by the U.S. Department of Health and Human Services (HHS) . It is commonly used for determining eligibility for select federal programs.
 - It is a modified version of the poverty threshold and is issued each year by HHS usually in late January or early February.
 - For more information on these poverty guidelines, visit <http://aspe.hhs.gov/poverty/faq.shtml#When>

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The **Poverty Guidelines** however, are probably what you are more familiar with.

These measures are developed by the Department of Health and Human Services. It is a modified version of the *poverty threshold* (which the Census Bureau puts out.) The poverty guidelines do not distinguish between those over 65 or not as the poverty threshold does. These numbers are announced each year.

- For instance, an individual who makes less than \$10, 210 in 2007 is classified as poor for the purposes of some federal assistance.
- For a two person household, it is \$13, 690, for three it is \$17,170.

Definitions and Key Terms

■ The Working Poor

The official definition is from the U.S. Department of Labor, Bureau of Labor and Statistics (BLS) which states that “the working poor are those individuals who spend 27 weeks in the workforce (working or looking for work) but whose income falls below the official poverty threshold.”



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The **working poor** however, are defined from the Bureau of Labor and Statistics which states that the working poor are those individuals who spend 27 weeks in the workforce (working or looking for work) but whose income falls below the official poverty threshold.

- This definition or the beginning of when data was collected on this group began in 1987, which means that we know about 20 years of data on this group only.
- The key issue here is that the working poor definition is based on the Census definition of poverty and not the poverty guidelines used by HHS.
- **In general, the poverty thresholds are lower than the guidelines used by HHS.**

Which means that those who are classified as the working poor fall below the poverty threshold and may not even make enough for HHS guidelines in your area.



Statistics on the Working Poor

Based on this, in 2005, the BLS suggests the following is the approximate make up of the working poor:

- Approximately 7.7 million people or 5.4 percent, may be considered working poor at any one time.
- Part-time workers were more likely to be among the working poor.
- However, 6 out of 10 of those who classify as working poor were full-time workers.
- Women were more likely to be classified as working poor (6.1%) compared to men (4.8%).
- The typical ages of the working poor are between 16-44.

Source: <http://www.bls.gov/cps/cpswp2005.pdf>

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Based on this, the BLS suggests the following is the approximate make up of the working poor:

- Approximately 7.7 million people may be considered working poor at any one time, or 5.4% of those who 12.6 % of the 37 million people who lived at or below the poverty level.
- The typical ages of the working poor at between 16-44.
- Part-time workers were more likely to be among the working poor.
- However, 6 out of 10 of those who classify as working poor were full-time workers.
- Women were more likely to be classified as working poor (6.1%) compared to men (4.8%), and this has changed little from the last year.

Statistics on the Working Poor

- 7 out of 10 of the working poor are White. However, the proportionality rates for other groups are much higher.
- White and African-American women are more likely to be among the working poor than men.
- Asian and Hispanic men and women are equally likely to be classified as members of the working poor.
- Individuals without a high school degree were more likely to be in the working poor group.
- The working poor work in every occupational sector in this county. The largest employer of the working poor: the *service industry* (10.8% of U.S. workforce)

Source: <http://www.bls.gov/cps/cpswp2005.pdf>

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The ethnic breakdown seems to suggest the following:

- African-American and Hispanics had the highest working-poor rates, 10.5% each
- Whites and Asians working poor rates were approximately 4.7%

While many working poor do have a high school education (69%), individuals without a high school degree were more likely to be working poor

There working poor work in every occupational sector in this county. The largest employer of the working poor—the **service industry**—(30.5%), followed by, sales and office work (21.1%), followed by construction and maintenance (14.2%), management, professional and other related positions (11.5%).

Those families headed by a single parent, were more likely to be working poor. For women as heads of households with children under 18, working poor among this group was 22.6% and for men as single heads households with children under 18, it was 12.4%.

So what does this tell us about this group? We know that the working poor is a diverse group, however, women, as single parents with children under 18, with minimal education, most likely working in a service-related or retail position, and overall, African American, are more likely to be in this group than White, Hispanic or Asian women. And this group overall is working full time for more than half a year.



Federal Programs Available to the Working Poor

- **U.S. Department of Agriculture (USDA):**

- Food Stamp Program
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- National School Lunch Program
(for free and reduced-price meals only)
- School Breakfast Program
(for free and reduced-price meals only)
- Child and Adult Care Food Program
(for free and reduced-price meals only)
- Expanded Food and Nutrition Education Program

- **U.S. Department of Energy (DOE):**

- Weatherization Assistance for Low-Income Persons

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What follows next are a few of the **federal programs** that are available to assist this group. That is, this group can get access to the programs without jeopardizing their jobs or other income requirements/limits that they have due to participation in other programs.

- We can see that many programs focus on feeding children and youth and providing some assistance for relief for the cost of food. As we know, food prices are continuing to rise, especially for the basics.
- Weatherization assistance is also an important program. DOE provides the funding and technical assistance to states, but each state runs its own program, setting guidelines and rules for eligibility. Since its beginning in 1976, this program has served over 5.5 million low-income families who are homeowners.

Federal Programs Available to the Working Poor

- **U.S. Department of Labor:**
 - Job Corps
 - National Farmworker Jobs Program
 - Senior Community Service Employment Program
 - Workforce Investment Act Youth Activities
- **U.S. Department of the Treasury:**
 - Low-Income Taxpayer Clinics
- **Corporation for National and Community Service:**
 - Foster Grandparent Program
 - Senior Companion Program
- **Legal Services Corporation:**
 - Legal Services for the Poor

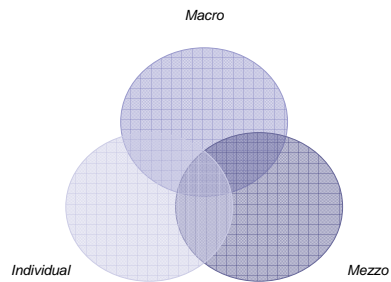
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These programs are a bit more targeted at certain groups or at issues.

- Job Corps-for youth 16-24, to increase educational and employment opportunities. Two issues that we see when we look at the aggregate demographic make-up of the working poor.
- National Farmworker Jobs Program is also a training and employment program for seasonal and migrant workers. Again, based on what we know, those individuals who work in agriculture, fishing and forestry (these are all linked together), is 18.7% of the working poor.
- The SCSEP is geared for low-income persons age 55 or older.
- The Corporation for National and Community Service has several opportunities to link adults 55 or older with activities and programs that promote volunteer work for adults over 60. Now while these programs may not directly produce funds, activity and a sense of giving are important for overall well-being. But they can help those still working with maintaining an independent lifestyle.
- And Legal Services Corporation, created in 1974, provides grants to local legal programs to help those who are living in poverty. According to their web-site, most of their clients are women with children, needing help with housing, protection from domestic violence, collection of child support, or help accessing child care.

Contributing Factors to the Working Poor

- We can classify these into three main areas:
 - macro level forces,
 - mezzo level forces,
 - individual level forces
- All of which relate to each other.



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Contribution Factors to the Working Poor:

There are many factors that contribute to this condition for individuals and families. We can generalize contributing factors into 3 large areas:

Macro level forces, systemic or **mezzo** level forces, and of course, **individual** level forces—which all relate to each other.

But what is important to remember that everyday activities for individuals and children who live as a “working poor” family is tough—and stressful. There are multiple stresses that one endures just because one does not have enough for perhaps different options in their lives.

Perhaps now is a good time for a case example.

[This case comes from the Northwest Institute for Children and Families, University of Washington, School of Social Work: Sound Families Evaluation Program. The staff members are: Jami Bodoyni, MSW; Laura Orlando, MSW; Renee Lamberjack, BS. I heard about their program sponsored by the Gates Foundation to support homeless and formerly homeless individuals and follow them and record events in their lives for three years. With this story, we can see how so many factors intersect to determine the stability of a situation: pregnancy; fights with family; single parent family; cost of child care and housing; age perhaps?; others?]

And certainly, this story is not unique. Stories of real people trying to make it, by doing the right thing, are becoming more and more popular within the cultural media. Look at Barbara Ehrenreich’s *Nickel and Dimed*, and David K. Shipler’s *The Working Poor*, popular books that capture the stories of working people trying to make it in a society that says you can do this if “you pull yourself up”—

The bootstrap symbolism that suggests that all of us come to the playing field with equal opportunities to make it.

Contributing Factors to the Working Poor

- Macro level forces include, but are not limited to:
 - The state of the national and global economy
 - The set point for minimum wage
 - The number of individuals entering the job market, including immigrants
 - Cuts in federal programs to support those on the border line of poverty and those in poverty
 - Tax guidelines
 - Region of country

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Contributing factors at the Macro level (*This is by no means an exhaustive list.*)

The state of the national and global economy

This is so interesting right now as we hear about the word recession and with the discussion of a stimulus aid package to put money in the hands of consumers.

The set point for minimum wage and if it is keeping up with the economy

The federal minimum wage is \$5.85 and will change to \$6.55 in July 24 2008, and \$7.25, July 24 2009. However, states may set their own level higher if they choose.

The number of individuals entering the job market, including immigrants

Again, this is a very hot topic at the moment as the candidates are debating the status of many undocumented workers.

Cuts in federal programs to support those on the border line of poverty and those in poverty

I don't think this needs much elaboration. For our work in housing, cuts to homeless programs have significantly reduced services for those most in need.

Tax guidelines

It is important to remember that many taxes are "regressive". This means that it is a tax that takes a larger percentage from the income of low-income people than the income of high-income people. Examples of this include gasoline and cigarettes. (A progressive tax is one that takes a larger % from the income of higher income people than it does from low-income people—such as income taxes.)

This issue was discussed in greater detail in the article by Romich, Simmelincke, and Holt in the *Working Poor* special issue (FIS 88-3).

Region of the county

Certainly, different areas of our county support different types of economies and those that are hardest hit may increase the number of people who are among the working poor. Auto, steel, mining, paper mills, construction, etc.

Contributing Factors to the Working Poor

- Mezzo level forces include, but are not limited to:
 - Urban or rural areas and job availability
 - Opportunities for and continuation of education and the quality of the education
 - Support for retaining employment—like child care
 - Transportation supports
 - Neighborhood factors (fringe economy)
 - Housing opportunities
 - Use of and access to governmental supports
 - Employment in a low-wage industry
 - Credit Debt
 - Social Capital

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Systemic or mezzo level forces:

Urban or rural areas and job availability

Related to the point that I mentioned above, here we start to talk about the locality issue as it relates to those who are working and poor. For this section, I also want to talk just a bit about the influential work of William Julius Wilson in 1987, *The Truly Disadvantaged*. In this book, he counters the arguments of that time as to why inner city African-Americans were poor. Social isolation, job relocation, and structural issues influenced the behavior and opportunities for those left in the cities.

Opportunities for education and quality

Certainly as indicated earlier, the less education one has, the greater the potential that one may be in the working poor group. However, there is another important point here to remember, that not all schools in all areas are of the same quality and offer an educational curriculum that prepares youth for college. Jonathan Kozal writes eloquently on this topic—you may know his work with Rachel and her children or *Savage Inequalities*.

Support for retaining employment—like child care

Child care needs for women, who are more likely to be among the working poor are great. Not only do they need to be available during the “normal” working hours, but also at other times to accommodate shift work and second jobs that many may engage in. Remember, child care is expensive. Mona Basta’s article (FIS 88-3) also speaks to this.

Transportation supports

Transportation is a key factor to gaining employment in areas that may be where the higher paying jobs are. Bus service and schedules can prohibit individuals from obtaining a better paying job. And if trying to transport children to a day care center, this too can be quite tough.

Neighborhood factors (fringe economy)

Like the imbalance with our tax system, a separate economy has been established for those who do not have access or choose not to use traditional banking or lending sources, or large retail/grocery stores. Karger calls this the “fringe” economy—think about it, it is all those places that cater to those who do not have good credit or need access to cash quickly—payday lenders, pawnshops, rent-to-own stores, subprime auto and mortgage companies, easy credit cards, etc. According to Karger, “the poor are being exploited by radically overpaying for essential goods and services.”

Housing opportunities

Affordable housing is in short supply and when a majority of pay goes out for rent or a mortgage, it becomes increasingly difficult.

Use of governmental supports

Despite perhaps the appearance of help from governmental supports, accessing assistance is very difficult and if not impossible. Here in Florida, for example, individuals who have qualified for weatherization help in response to a new program are still waiting for financial assistance to fix a window and prepare for hurricanes. Children who may qualify for a free or reduced lunch program (and additional meals) are not served because of barriers to enrollment or because of issues of shame to let others know.

Employment in a low-wage industry

It is important to stress again that barriers to employment opportunities are major hurdles for the working poor. These barriers again are child care, transportation, little work experience and schooling, lack of job skills, and more.

Credit Debt

Credit card debt has continued to rise, and there are various statistics to look at. The median debt of all households is \$2,200. An interesting fact is the 29% of low- to middle-income users of credit cards attribute medical fees/services to their debt.

Social capital

This concept gets a lot of attention in the professional literature. It refers to many different concepts depending on who is defining the term. Here, I mean to imply that **social capital**—access to networks and services may help to move some of the barriers that hinder the working poor. This may be entrance to a specialized training program and meeting the right persons. However, typically, those in the working poor group associate with others like them or are busy trying to sustain their livelihood. Therefore, their access to people or opportunities are limited.

Contributing Factors to the Working Poor

- Individual level forces—which are perhaps more commonly thought of to impact a persons' chance of moving out of this category include, but are not limited to:
 - Type of household (single, working mothers are more likely to fall into the category of working poor)
 - Asset accumulation
 - Race, gender, and age
 - Health and mental health issues
 - English proficiency and citizen status
 - Supportive network of family or friends
 - Domestic violence, teen pregnancy, criminal history
 - Financial literacy



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Contributing Factors to the Working Poor

Individual level forces—which are perhaps more commonly thought of to impact a working poor persons chance of moving out of this category include:

- Type of household-(single, working mothers tend to be more likely to fall into this category of working poor)*
- Assets Accumulation*
- Race, gender, and age*
- Health and mental health issues*
- English proficiency*
- Supportive network of family or friends to help when necessary*
- Domestic Violence, teen pregnancy, criminal history*
- Financial literacy*

Many of these issues are discussed in the special issue on the working poor (FIS 88-3). But perhaps we can take some time with this level as we are more likely to discuss these issues with the person or family we are serving. Let's step back for a just a minute to reflect on what society does to people who are a bit different that others. We tend to put labels on these individuals to categorize their place. This *labeling process* is part of larger study of deviance, but for the sake this conversation, let's think of all the ways we have referred to those individuals with less income than "us".

Example: Hard to reach family, multiple problem family, lower-class, working poor—invisible poor, and even some labels demean character—lazy, un-American, problem people. These terms invoke an image that one is better or less than the other. And certainly, it emerges from a commonly held belief that "everyone in our society is equal or has equal opportunities, and if you just pull yourself up by your boot strap, then you can achieve the American Dream". However, I assume that this audience knows that this is not the case, that opportunities for the Dream are influenced by race, gender, age, English proficiency, household make up, and all the issues listed on this slide.

So, when we think about all the influences that converge for a person to meet the definition of the working poor—we can see all these systems intersecting to interfere with moments of determination to work ones way out of the situation, as well as individual issues/situation that compound an already seeded problems.

Clinical Interventions To Assist the Working Poor

- Think of your cases and find the similarities and perhaps differences.
- Think of the “system” of why, where, and how you provide your services.
- Think of the influences of how you proceed to intervene.



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Clinical interventions to assist the working poor

So, let me review some of the key points on this topic.

- The working poor are poor
- There are numerous intervening factors that mitigate options for getting out of the cycle of poverty.
- Our paradigm for success in this county—that everyone can pull him/herself out of poverty is detrimental to developing effective and efficient and innovative policies to really help those who are struggling.

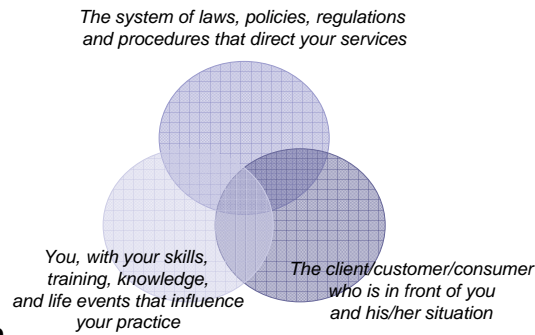
Reviewing all this information, how does this relate to you, to your clients, to your services? I am sure you are not surprised that, to begin with, interventions for this group starts with you...to think of your cases, and find the similarities as well as the differences. The reason for this is to take the time to individualize each client and to see the larger service area of need. In other words, sometimes, our world view closes as our experience increases. It helps with our efficiency and certainly our effectiveness given what I am sure are the pressures and daily activities that you must do.

Next is to think about how the service you are providing works, why it is the way it is, and what/how your role in the process is conceptualized.

Then think about how and what you do, and the why involved. Why is your position the way it is and how do you think about this situation that impacts the group you are serving.

Clinical Interventions To Assist the Working Poor

- There is an inter-related system at work each time we approach our clients.
- Some systems are more easily recognized and addressed.
- Others remain hidden or are perceived immobile or static.



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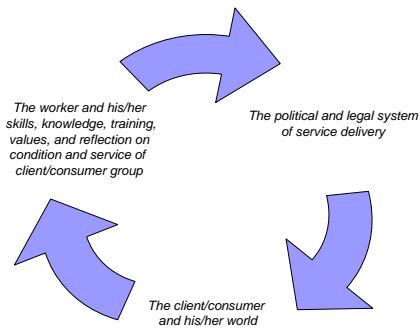
Clinical Interventions to assist the working poor

The reason to start with us, the service providers, is to realize that we too are influenced by a inter-related system that influences how we deliver our skills and what influence issues has on us.

- *The system of laws, policies, regulations and procedures that direct your services*
- *You, with your skills, training, knowledge, and life events that influence your practice*
- *The client/customer/consumer who is in front of you and his/her situation*
- *Reviewing these components of our practice actually prepares us for using an approach to practice called **Social Empathy**.*

Clinical Interventions To Assist the Working Poor

- Social empathy and the art of practice.
- Evidence-or empirically-supported interventions/practice.
- Manualization or documentation of practice for fidelity of outcomes.
- Explore change options within the agency for service delivery.
- Use advocacy skills to build interest in assisting this population group.
 - Engage the client/consumer in this effort as well.



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Clinical Interventions to assist the working poor—more direct approach

So what is social empathy? As Segal explains, it is a practice attitude that expands on our use of compassion and non-judgmental approach toward our clients to include consideration of the social, environmental, and political structures within our society. It is not to say that one doesn't already do of this, but it is to be thoughtful and purposeful about the following issues.

- The first step is about **Exposure**. And this is not to mean that you and your colleagues don't know about the problems of the client you are working with. However, this is taking the idea of exposure to the next level which means interacting and learning about your client-how is this person different than me? Where do they visit and experience their daily routines? What is this community like?
- The next step is **Explanation**. What are the reasons for the persistence of differences in the opportunities and challenges of my client or client group? What is being asked for here is really to remember and understand the societal and historic challenges faced by many who are labeled a non-majority—issues such as class, sex, ability, age, sexual identify, race, and national origin.
- The last step is **Experience**. Visualize and imagine your life as a person who you are serving and experiencing the situation as described in recognition of all the issues discussed above.
- Segal's argument for this approach is quite persuasive. As she indicates, experiencing someone's life circumstances as genuinely as we can allows us to be less focused on the choices that our client made (although we are not to ignore them), but to focus on a broader analysis of what is needed to improve the life situation of client system and what can be done to sustain any changes made for the client.To do this may require additional emphasis on influencing systems and policies.

Moving on, there is much discussion of the use of evidence-based or empirically-supported intervention in practice. There is perhaps too much discussion about this, and too little discussion about what *works* in practice. However, there are some approaches that may be applicable to your client situation.

For instance, helping women deal with the balancing multiple roles—certainly a situation working poor women face, are behavioral techniques, such as education, modeling, role-playing, and positive reinforcement. And of course, cognitive-behavioral techniques are seen as ways to easily evaluate practice outcomes. However, as indicated above, the problem area for change seems to focus more on the individual rather than on the larger system and on conditions that individuals cannot change themselves, such as discrimination due to race, gender, or national origin.

But, I would be negligent to not at least mention that this area is growing and perhaps through dialogue and conversations with practitioners like you, more information about what works can be disseminated and compiled to form a manual or teaching tool for others.

Again, of critical importance to any clinical intervention is a thoughtful analysis of how services are delivered and if these are meeting the needs of your client group, and if not, how can changes be implemented that enhance the opportunities of consumers to access services, to get what is needed, and to ensure that any changes are sustainable.

A way to do this is to include consumers in discussions (grass-roots approach) when trying to change and influence options for their situations.

Clinical Interventions To Assist the Working Poor

Preamble to the *Code of Ethics of the National Association of Social Workers*

- The primary mission of the social work profession is to enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty. A historic and defining feature of social work is the profession's focus on individual well-being in a social context and the well-being of society. Fundamental to social work is attention to the **environmental forces** that create, contribute to, and address problems in living.

... Social workers are sensitive to cultural and ethnic diversity and strive to end discrimination, oppression, poverty, and other forms of social injustice.

These activities may be in the form of direct practice, community organizing, supervision, consultation, administration, advocacy, social and political action, policy development and implementation, education, and research and evaluation.

.... Social workers also seek to promote the responsiveness of organizations, communities, and other social institutions to individuals' needs and social problems.

- Approved by the 1996 NASW Delegate Assembly, revised by the 1999 NASW Delegate Assembly.
Source: <http://ncsss.cua.edu/Docs/NASWCodeofEthics.pdf>

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NASW Code of Ethics

Perhaps this is a good place to interject the *Preamble to the Code of Ethics* for social workers. I am not sure if all of you are social workers, but if we read this, it is clear that the working poor are clearly a population that falls within our mission, that the use of social empathy as a paradigm for services is supported, and that reviewing policies and advocating for changes within one's own organization and with others, is part of our unique mission.



Framework for Intervention: Phase One

- Understand the larger political and contextual system in which your **professional services** are offered.
- Understand the larger political and contextual system in which your **client population** group is viewed.
- Understand the larger political and contextual system of where your **services are delivered**.

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Framework for Intervention: Phase One

In many areas, funds are being drastically reduced for services. We all know this, and also federal priorities are also being revised. Therefore, how we and if we can deliver services as we know remains to be seen. However, it is a great opportunity to think about new ways or partnerships or collaborations to explore alternative delivery models and service components.

As the funding stream is changing, so are our perceptions about people, places, and power. This is a great opportunity to implement a key component of social empathy—the explanation of why and how groups are perceived as they are to others.

Here it is important to understand how your work fits into the larger service dimension or mission of your organization. For some of you, this is easy—you are in a small agency where your work is clearly linked to the mission. For others, in larger bureaucracies, this may be harder to see on a daily basis. Reflecting on this helps to make connections to opportunities for the working poor possible.



Framework for Intervention: Phase Two

- Evaluate the delivery mechanism of your agency services to reach this group.
- Assess the “continuum of care” of services that your client/consumer needs in order to effectively and efficiently influence the presenting problem.
- Determine your level of “social empathy” (Segal, 2007, p. 335) and readiness to work with this population.

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Framework for Intervention: Phase Two

Next, what becomes important is to really think about how clients/consumers access your services. Are you on a bus line? Are you only open during working hours? Do you have child care available if needed?

Which of course, leads to the next question—most agencies can not be a one-stop center for all the concerns brought up by a client, but what would a Continuum of Care look like for your area? Is there a way to facilitate this type of linkages to streamline access for your client—particularly this group who may not be available for multiple intakes, meetings, or even services?

Finally, participate in developing your social empathy skills and knowledge to enhance your practice skills with the working poor.

Framework for Intervention: Phase Three

- Listen for problems in living that stem from conditions associated with being part of the working poor group.
- Recognize cultural/ethnic/gender influences that influence expressions of emotions such as shame, guilt, despair and depression related to condition of working poor.
- Recognize the health consequences of sustained stress, possible inadequate nutrition, sleep deprivation, and lack of medical and dental care for clients/consumers and others in their family.

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Framework for Intervention: Phase Three

There is growing literature that documents many of the resultant problems that being working and being poor—such as health consequences, increases of psychological stress, increase of marital problems, children with greater risk for behavior and developmental and educational problems.

One way to conceptualize this is of course to remember how “**Stressful**” the situation is for the individual and family member.

Here is one definition of stress—stress is the physiological and psychological response and experience to a stimulus that strains one’s ability to maintain his or her equilibrium, ability to adapt, or ability to adjust.

And what are stressors? There are environmental stressors such as crowding, unhealthy living environments, traffic, and noise. There are social stressors, such as work stress, economic, bosses, threat of job loss, and of course, role stressors such as parenting, marriage and care-giving.

Unfortunately and most likely unintentionally expression of stressors are frequently heard as depression or anxiety.

The second issue is the use of cultural competent practice skills. And again, if we integrate a social empathy paradigm into our skills sets, then we have a renewed sense of appreciation for who our client is and what their life circumstances bring to their interpretation and decisions for action.

Finally, using the bio-psycho-social perspective invites us to look at the physical functioning of our clients. Each day we are learning more about how our bodies influence how we present in our world. A day or two of missed sleep may make us cranky, but what if this is a constant condition in life? How does not receiving preventive dental and medical care as a youth impact the condition of the adult you are working with. These issues, again, explored through the use of a social empathy framework can facilitate new collaborations for service.

Framework for Intervention: Phase Three

- Use Axis IV* categories as organizing paradigm to understand the conditions of mental and physical distress if and/or as appropriate.

*from the *Diagnostic and Statistical Manual of Mental Disorders (DSM-IV)*

- Problems with primary support group
- Problems related to the social environment
- Educational problems
- Occupational problems
- Housing problems
- Economic problems
- Problems related to access to health care services
- Problems with interaction with legal system/crime
- Other psychosocial and environmental problems

(Source: DSM-IV-TR, 31-32).

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APA DSM-IV

Now, I know some of your organizations may not use the DSM, and certainly there is a lot of debate about its use in social work practice. Have we become so dependent on the diagnosing of issues that we short-change efforts to work holistically on behalf of the client and system problem? I certainly understand that for many agencies the reimbursement issues are a big force for using this tool.

However, if we focus on the working poor with Axis IV categories, we see that we can “re-label” the problem within the person to account for those environmental and social conditions that impact on the working poor.

Stress caused by educational problems, occupational problems, housing problems, and economic problems, for example, signify that the environment is a contributor to the distress the individual is facing rather than making the distress the focus of the intervention. As I see it, the Axis IV is an opportunity to highlight the unique functions and interventions of social work by framing the problem around the systems rather than the person only.

Current Promising Practices for the Working Poor

- **Asset building programs**
 - Individual Development Accounts (IDA's) that encourage saving and/or matching of individual funds with dollars from other sources.
 - This can be used for education, businesses, and homeownership.
- **Tax credit or supportive tax policies**
 - The EITC program contributes needed money back into the pockets of working families.
 - Support of a living wage versus the minimum wage.
- **Homeownership support programs**
 - To help individuals and families acquire what has been and continues to be a significant way to build wealth.
 - Affordable and decent housing for this group.

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Promising Practices for this population

There are many initiatives at various levels directed to help this growing segment of our society. However, there is no easy fix to this issue. What is truly needed is a commitment at the federal level to an anti-poverty position and endorsement of a collective and integrated response to address the issues that are presented to low-wage workers.

However, there are some initiatives that are showing promise. This includes the following, but again is not an exhaustive list as each local area and state are addressing the unique situations in their area. However, promising practices or suggested ideas include:

•**Asset building programs**, such as the promotion of Individual Development Accounts (IDA's), encourage saving and or matching of individual funds with dollars from other sources. IDAs help individuals to save by offering matches to the saving efforts of those who are low-income. These programs are offered in community-based organizations with partnerships between financial institutions. A key feature of this program is that participants receive in-depth financial education on a variety of topics including repairing credit, applying for the EITC, and have help in other areas. Visit: <http://gwbweb.wustl.edu/csd/asset/idas.htm>

•**Tax credit or supportive tax policies** for this group. The Earned Income Tax Credit (EITC) program contributes needed money back into the pockets of working families. This is a refundable federal income tax credit for low-income working individuals and families. To receive this, you must file a tax return. And it is not used to determine eligibility for Medicaid, SSI, food stamps, low-income housing and most programs in TANF. (www.irs.gov/individuals/article/0,,id=96406,00.html)

•**Homeownership support programs**—to help individuals and families acquire what has been and continues to be a significant way to build wealth.

Current Promising Practices for the Working Poor

- **Transportation support to help workers get to where the jobs are.**
 - Nonprofits established to provide reliable cars.
 - **Ways to Work*** provides small, short-term, low-interest loans to working poor families with challenging credit histories.
- **Programs in individual industry to help build skills of their workers.**
 - These include financial literacy, housing supports, and transportation aid. (See Hoffmire, 2007)
 - A health care program that supports prevention and does not penalize those who need medical attention and care.
 - Health insurance for children.
 - Family leave policies that are gender-neutral.

*Ways to Work is a sister company with the Alliance for Children and Families in the Families International, Inc. holding group.

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Promising Practices for this population continued...

- **Transportation** support to help workers get to where the jobs are. Examples include the Ways to Work low-income loan program (<http://www.waystowork.org/>)
- Programs in individual industry to help build **skills** of their workers. These include financial literacy, housing supports, and transportation aid.
- Corporate-private-public collaborations like the example with Staples, Inc. and the development of their **asset-building** program for eligible employees. (See Hoffmire, FIS 88-3)
- The adoption of a **living wage** standard rather than a minimum wage to be paid to workers. A true living wage allows workers and their families to be self-sufficient to meet food, clothing and housing needs. This is one movement that is still growing and offers an opportunity for social workers to be involved in advocating for social justice and equality.
- A **national health care program** that supports prevention and does not penalize those who need medical attention and care.
- **Health care supports for children** so that parents can take their child to a doctor and get proper preventive care.
- **Family leave** policies that are gender-neutral and that include opportunities to care for aging parents

Needed Promising Practices for the Working Poor

- **A strategy or plan to support this group in retirement and older adult years.**
 - The working poor are vulnerable to extreme poverty in older years.
 - Health care issues and costs will be key.

- **Quality pre-school and regular educational programs in all neighborhoods to ensure that children and youth learn and graduate from high school.**
 - Children continue to be the fastest growing group in poverty.
 - Schools are sometimes the only place where children receive a meal, structure, and consistent learning and social interactions.



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Needed Promising Practices for the Working Poor

Certainly, even with these programs there is a need to consider other emerging issues.

• **A retirement plan** for this group. In the special issue, Judith Gonyea points out the barriers to retirement security for this group. As we are all being sent the message that we must prepare for this option, those who work in lower wage jobs are going to have a difficult time even considering this option.

• **Quality educational programs** in all neighborhoods to ensure that children and youth learn new market skills and graduate from high school.

Needed Promising Practices for the Working Poor

- **Local programs to assist and facilitate individual growth and knowledge for those struggling with the diverse challenges of being working and poor.**
 - Engage local **community leaders** to learn and hear about the challenges of working and being poor.
 - Continue **professional advancement** to learn about the challenges of the working poor and integrate this knowledge into your skill set of practice.
 - **Advocate** with and for this vulnerable group at all levels of influence and policy.

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Needed Promising Practices continued...

Local supportive programs to assist and facilitate individual growth and knowledge for those struggling with the diverse challenges of being working and poor.

- Again, it is important that we recognize the influence of media and stereotypes about the working poor and how these **perceptions inhibit thoughtful policy plans**. Again, it is important to break barriers and stereotypes of who is the working poor. We can do this by:
 - Engaging local community leaders
 - Continue our own professional advancement—like you are all doing today to consider new ways of rethinking of how you do your work and how services are provided.
 - Advocate at all levels on behalf of this growing group and remember to include them in the process.

Final Thoughts

- *It is not easy for men
[and women and children]
to rise whose qualities are
thwarted by poverty.*



Source: Juvenal, *Satires*, Roman poet & satirist (55 AD - 127 AD)

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I thought I would close with some witty words about this topic and I confess I was a bit lost as to what would be appropriate. However, when I saw these words by Juvenal, I realized how long societies have been talking about what poverty does to a person. It is with in these words, that I find reason to practice with social empathy and use my knowledge, skills, and values as a social worker, to work at all system levels to continue to improve situations for those who are the working poor. I know all of you join me in this effort.

Thank you for you time. Please feel free to contact me personally to discuss these topic points further, or to submit additional questions or comments

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Additional Resources

Working But Poor: Next Steps for Social Work Strategies and Collaborations
***Families in Society*, Volume 88, No. 3 (2007)**

- **Social Empathy: A Tool to Address the Contradiction of Working But Still Poor**
by Elizabeth A. Segal
- **Bootstrap Capitalism: Sequel to Welfare Reform**
by David Stoesz
- **The "Poverty Tax" and America's Low-Income Households**
by Howard Jacob Karger
- **The Living Wage Movement: Potential Implications for the Working Poor**
by Fred Brooks
- **Promising Practices in the Development and Distribution of
Assets-Building Products and Programs**
by John S. Hoffmire

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