

CHAPTER 5: DETERMINANT THREE

Child and Family Stability

Introduction

Common sense suggests and research confirms that children and youth do best in stable households where they know what to expect and where they feel safe and secure. Instability creates stress and can threaten children’s and parents’ sense of security and control over their lives. All parents juggle the competing demands of raising a family, but caregivers who are experiencing poverty or near poverty circumstances are more challenged to navigate these demands and provide stable environments and consistent support for their children. On a daily basis, they may have difficult choices: pay for food or for child care; take a sick child to the doctor or risk losing their job; or attend a parent/teacher meeting or find a new place to sleep that night. **Chronic, cumulative, and potentially toxic stress can be overwhelming for the entire family and have lasting impacts on the lives and outcomes of children.** A 2015 survey of state Teachers of the Year, our country’s top educators, identified family stress as the greatest barrier to school success for K-12 students, followed by poverty and psychological problems.^{xxi}

Multiple and complex factors can contribute to family instability and can compound stressful living environments for children and youth. Some of these factors are within a parent’s ability to influence, while others are not. After reviewing the research and listening to the concerns of families and service providers, the Task Force identified eight interrelated factors we believe have the greatest impact on child and family stability and need to be understood and addressed holistically as part of our community’s opportunity agenda.

1. Family Structure
2. Family Formation
3. Financial Security
4. Access to Affordable Housing
5. Access to Public Transportation
6. Mental Health
7. Involvement in the Criminal Justice System
8. Access to Community Services and Support

Family Structure

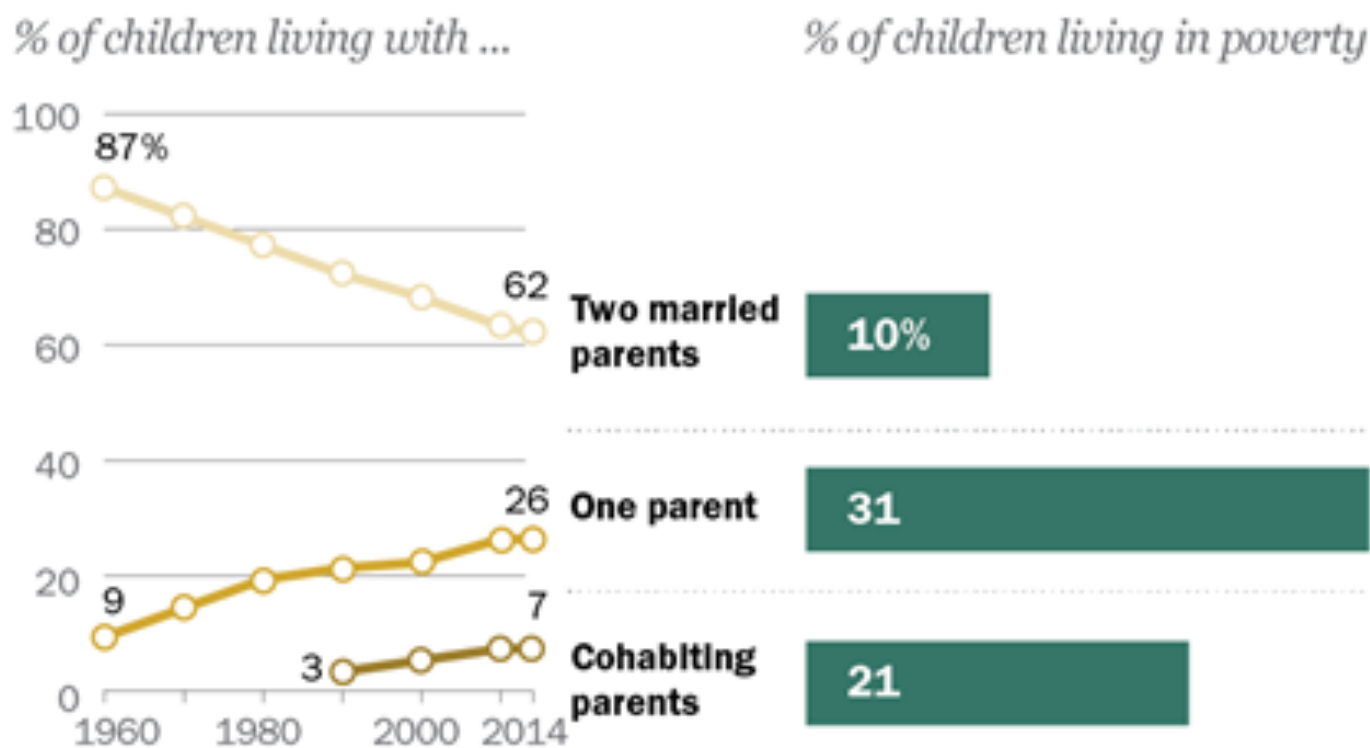
The Importance of Two-Parent Involvement

The Chetty study identified family structure as the most predictive correlate of economic mobility, indicating that children who grow up in communities with a larger share of single mothers are significantly less likely to experience upward mobility than those with a smaller share of single mother households. Not to dismiss the heroic work that so many single parents undertake while managing parenthood, work, and the rest of life without a partner, statistics show that children receive substantial long-term benefits and opportunities when raised in a two-parent household, even more so when a couple is married. Opportunity, Responsibility and Security, a 2015 bipartisan report by the AEI/Brookings Working Group on Poverty and Opportunity, concluded that a child raised by two parents outperforms peers raised in a single-parent environment in many key developmental areas, including education, social engagement, and employment.^{xxii} This strong correlation, reinforced in numerous studies, is commonly attributed to the increased economic resources, time, and support made available by two parents.

Co-parenting refers to how parents work together in their roles as caregivers. Effective co-parenting requires cooperation, supportiveness, and mutual involvement.

In a recent study, the Pew Research Center indicated that in 2014, 62 percent of children younger than 18 lived in a household with two married parents in the U.S. – a historic low. The share of children living with only one parent stood at 26 percent, and the share in households with two parents who are living together but not married (7 percent) has risen steadily in recent years.

For U.S. kids, strong link between parents' marital status and likelihood of living in poverty



Note: Based on children under 18. Data regarding cohabitation are not available prior to 1990; in earlier years, cohabiting parents are included in "one parent." Poverty is measured using the Supplemental Poverty Measure (SPM) and not the Official Poverty Measure.

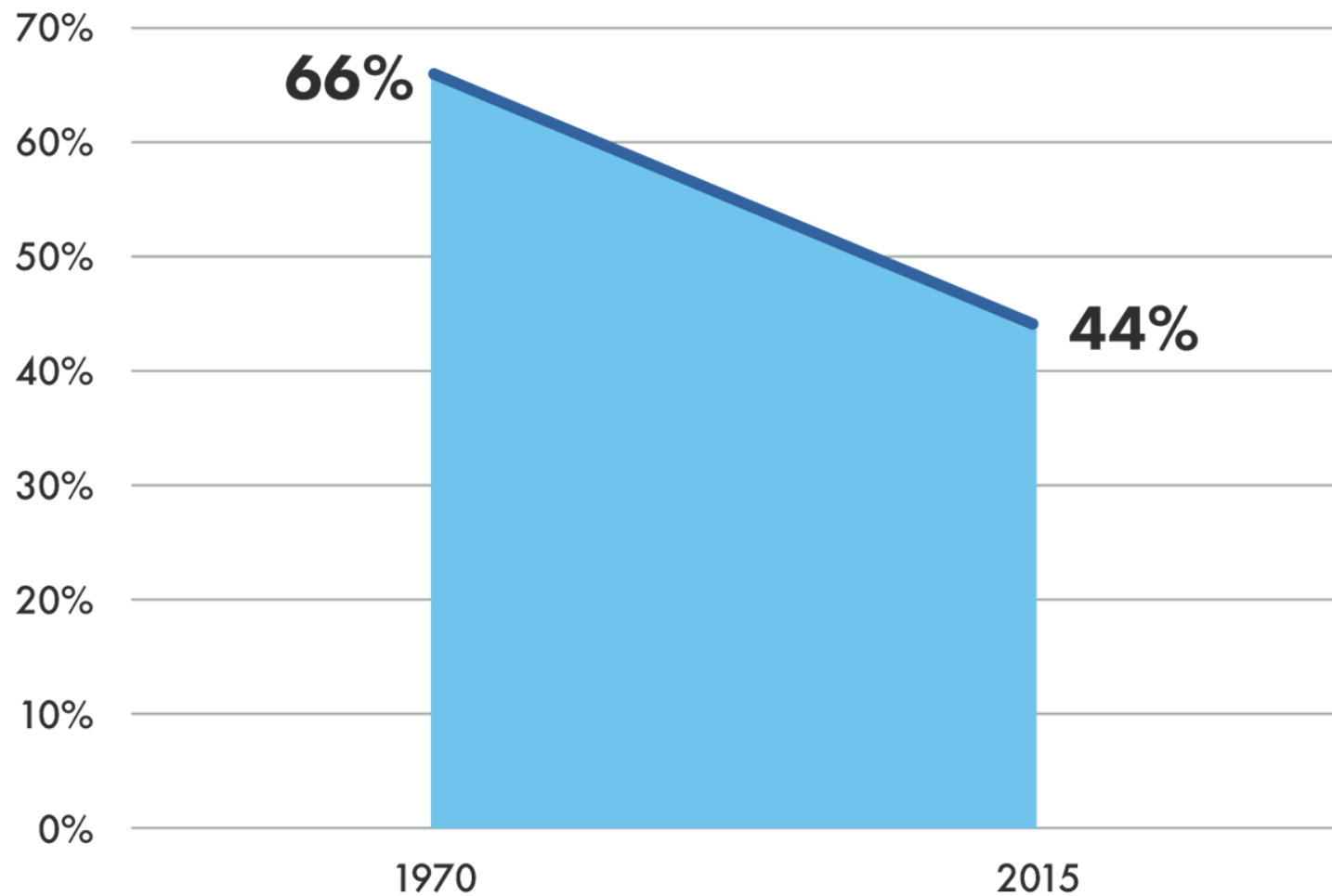
Source: Pew Research Center analysis of 1960-2000 decennial census, 2010 and 2014 American Community Survey and 2014 Current Population Survey (IPUMS)

PEW RESEARCH CENTER

Two-parent involvement, a key element in shaping a child's future, commonly occurs in the context of marriage. A study by Richard Reeves as quoted in the American Enterprise Institute ("AEI")/Brookings report states: "Four out of five children who started out at the bottom income quintile but who were raised by parents married throughout their childhood, rose out of the bottom quintile as adults. In contrast, children raised in the bottom quintile by a parent who remained unmarried throughout their childhood had a 50 percent chance of remaining there." **In general, healthy marriages are a source of family stability and contribute to economic opportunity prospects for children.**

However, current trends suggest a continuing departure from the traditional nuclear family structure. The Western world has seen a steady increase in single-parenthood for the last 40 years. The U.S. has the highest prevalence of single-parent households, with the greatest increase between 1970 and 1990. In Mecklenburg County, the number of married individuals dropped 22 percent between 1970 and 2015.

Percent of population that is married in Mecklenburg County



Notes: 1970 is for individuals 14 and over, 2015 is 15 and over; does not include widowed or separated. Data source: 1970 Census, 2015 American Community Survey 1-Year Estimates

The Task Force had numerous conversations about family structure, including the role of fathers in the lives of their children and the evolving legal definition of marriage. This topic was one of the most challenging issues we tackled. Some members strongly advocated that we take a firm stand on “marriage for all” as a value to uphold. Others recognized that changing trends in family structure are unlikely to reverse and cultural realities can make marriage less attractive. Additionally, we learned where marriage-promoting initiatives have been attempted, little known evidence of their success exists.

After considering all factors noted above, we reached consensus. We believe research is clear about the positive impact of raising a child in a married, two-parent household where the parents also have a healthy relationship. However, the Task Force understands that parents should be free to choose the best arrangement for raising the child. Furthermore, we acknowledge marriage is not a panacea for ending poverty and many opt-out of the traditional family model. In some situations, children are better off living in a single-parent household when the relationship between two married or cohabitating parents is not healthy and stable, for example when domestic

violence is a factor. **In consideration of the compelling research-based evidence, the Task Force calls on our community to promote the value and importance of effective and healthy co-parenting for children and youth, whether within or outside marriage.**

We also discussed the data showing single-parent households are overwhelmingly led by mothers. Too frequently in these circumstances fathers are largely absent from the upbringing of their children. We recognize that the consequences of mass incarceration, reduction in benefits, and/or cultural norms can drive or exacerbate these absences. Some of these issues are explored elsewhere in this report. Where education and removal of policy barriers can encourage the re-entry of fathers or prevent their absence to begin with, they must be pursued aggressively.

Task Force Strategy L

Encourage the formation and maintenance of committed two-parent families.

Key Recommendations

1. Promote marriage, which research shows is the most reliable route to mobility, recognizing it may not be the choice of all couples.
2. Advocate for the active involvement of fathers in the lives of their children.

Implementation Tactics and Policy Considerations

- Develop culturally appropriate communications and data-rich messaging strategies to increase awareness of the value of marriage, committed relationships, and co-parenting, and highlight the potential challenges and related stressors of raising children.
- Study, adopt, and implement evidenced-based programs that effectively encourage young people to be part of committed relationships when considering parenthood.
- Expand access to evidence-based and informed programs that support responsible fatherhood.
- Investigate and, where desirable, advocate for the removal of barriers and restrictions to a father's involvement in his child's life due to state and local child support policies and practices and with entitlement and housing programs.

Family Formation

Increasing the Odds of a Strong Start in Life

Childbearing

Implications of unintended pregnancy can be significant for a child and parents. Children from unintended births are more likely to be born with health conditions like neonatal abstinence syndrome, birth defects, and low-birth weight. As these children grow older, they are also more likely to exhibit mental and physical health issues, experience parental abuse and neglect, and become teen parents. Additionally, they are less likely to graduate from high school or college. Birth spacing is also a significant concern. Becoming pregnant within six months after the birth of baby can result in similar outcomes outlined above. The medical risk factors associated with short interval-pregnancies can be significant to both the mother and child.

Unintended pregnancy can take a young woman or man off track from his or her educational and employment aspirations and plans.

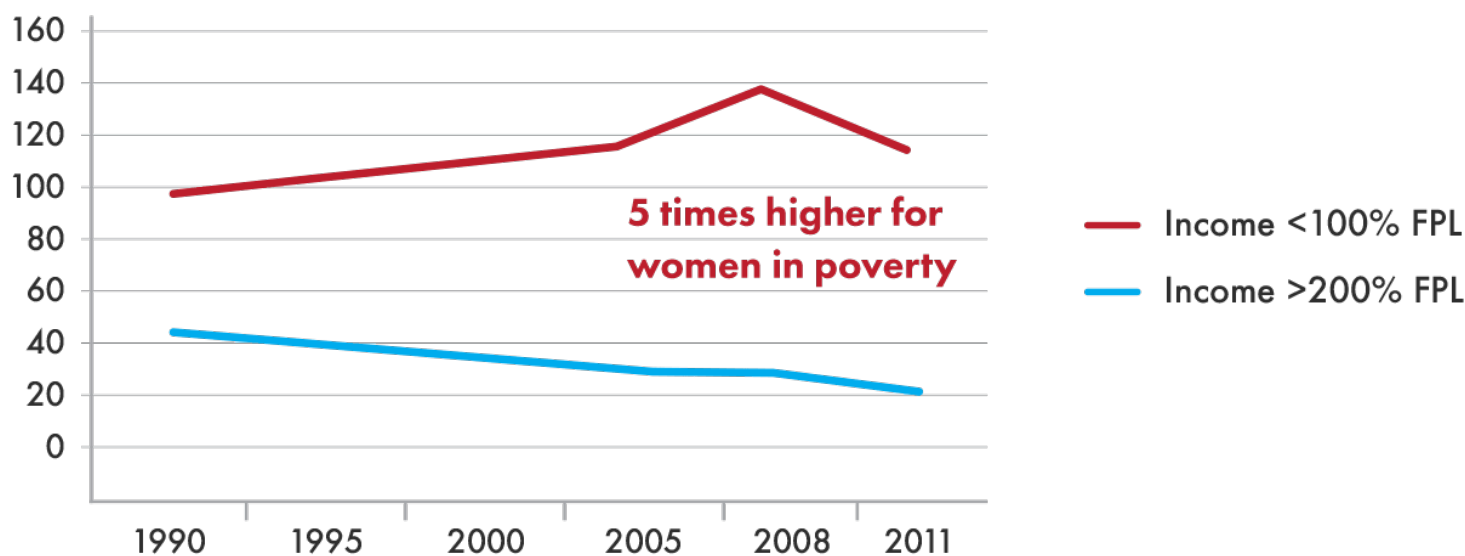
Nationally, unplanned births account for nearly one in 10 dropouts among female students at community colleges, and 7 percent of dropouts among community college students overall.^{xxiii}

The impact can extend to grandparents, with over 6,300 Mecklenburg County grandparents providing primary care for a child under the age of 18.^{xxiv}

The Guttmacher Institute and the National Campaign to Prevent Teen and Unplanned Pregnancy report that an estimated 54 percent of all pregnancies in North Carolina are unintended.^{xxv} Although unintended pregnancies occur across the entire income spectrum, lower income women are five times more likely to have an unintended pregnancy than wealthier women. In 2011, the unintended pregnancy

rate among women with a family income lower than the federal poverty level, at 112 per 1,000, was more than five times the rate among women with an income greater than 200 percent of poverty (20 per 1,000).

Unintended Pregnancy Rate Per 1,000 Women in U.S. Based Upon Income

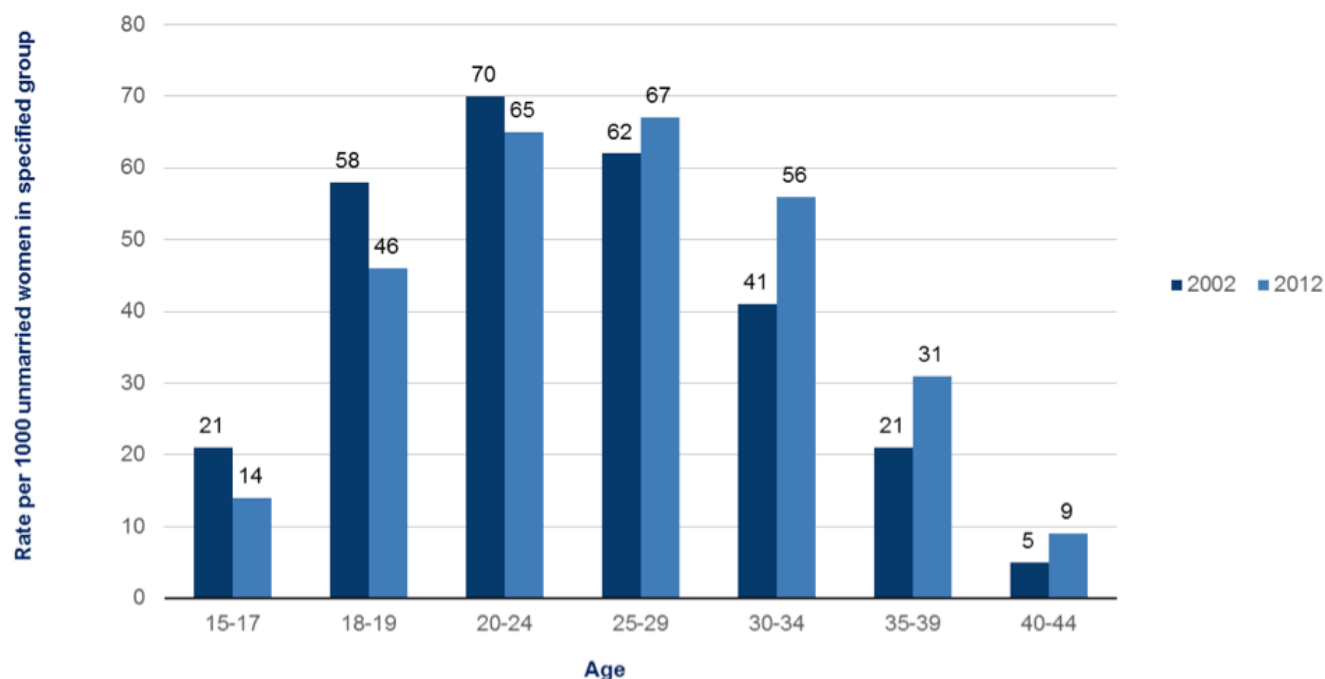


Source: Guttmacher Institute 2016

Scholars from Brookings Institute, AEI, Pew Charitable Trusts, Center on Families and Children, Center for Disease Control (CDC), and others universally agree: **the path to reducing intergenerational poverty is to encourage all young people, regardless of background, to delay parenthood until they are ready to raise a child.** These researchers point to poor knowledge about contraception options, lack of high-quality counseling in the healthcare system about contraception, and uneven access to the safest and most effective forms of birth control as the leading causes of unintended pregnancy.

The benefits of widely available reproductive health information and care are clear. We see it in programming targeting teens, and have seen it specifically in Mecklenburg County, where our rate of teen birth (ages 15-19) plummeted from a little over 80 births per 1,000 births to just under 30 births per 1,000 births between 1995 and 2014.^{xxvi} This decline can be attributed to pregnancy prevention programs and messaging, as well as availability of more effective contraception. Reduction in the teen pregnancy rate is good news; however, we still see a significant number of unplanned pregnancies for women ages 19 to 29.

Birth rates for unmarried women, by age group



Source: CDC/NCHS, National Vital Statistics System

BROOKINGS

As with the topic of family structure, the Task Force wrestled with the conversation around delaying pregnancy. We recognize it can be a charged topic and people will have different perspectives on the matter. We also discussed and acknowledge North Carolina's shameful legacy of forced sterilization of poor and disabled people, many of color, between 1929 and 1974. Our interest is not about coercion, but rather about making informed decisions and access. We were led by the research and data, which clearly show that having a child before one is ready can have negative outcomes relative to the life trajectory of young parents and their children.

We were particularly impressed by a presentation from Upstream, a program that asks one simple question: "Do you intend to get pregnant in the next year?" If the answer is "Yes", the woman should be connected to services that help ensure a healthy birth. If the answer is "No", the individual should be provided with information about the full range of options to help with that decision, from abstinence to long acting reversible contraceptives. We believe pregnancy delay and prevention is an achievable goal for young people and is a worthy investment for our community. We also acknowledge the reality that low-income residents receive disparate health care information and service, specifically on reproductive health.

Task Force Strategy M

Ensure young women and men have the necessary information and sources of reproductive health care to ensure they can plan for pregnancy when they are ready to raise a child.

Key Recommendations

1. Complete a community health assessment, plan, and outreach strategy that builds understanding and provides a feasible approach to reducing unintended pregnancy in Mecklenburg County. This plan should explore a range of options from abstinence to creating greater access to the most effective forms of contraceptives, including long-acting reversible contraception (LARCs.) The work is already underway through a study commissioned by several philanthropic organizations.
2. Develop fact-based and culturally appropriate messaging that empowers all young people to incorporate pregnancy planning into the vision they establish for their lives. We acknowledge, first, that abstinence works. Always. We acknowledge, also, that those who decide to become sexually active are not necessarily deciding to have children. To prevent unintended pregnancy and reduce the risk of sexually transmitted infections (STIs), young people need age-appropriate information.
3. Based upon the outcomes of the assessment, launch a comprehensive campaign to reduce the rates of unintended pregnancy in Charlotte-

Mecklenburg, primarily among young women and men ages 17-29.

Implementation Tactics & Policy Considerations

- Identify and secure philanthropic dollars for the campaign.
- Implement the community strategies developed in the three recommendations above.
- Ensure key stakeholders are engaged in the process, including Mecklenburg County Health Department, Carolinas HealthCare System, Novant Health, private clinics, and other institutions serving young men and women, such as education and faith-based organizations.

Prenatal and Postnatal Health

When women and their partners in our community do decide to become pregnant, prenatal and postnatal care are critically important to providing a healthy start for a child. As noted above, providers can support these efforts by asking a simple question, “Do you intend to become pregnant in the next twelve months?” If the answer is “Yes,” the individual should be connected to the appropriate resources. Because cognitive and physical development of infants and children are influenced by the health, nutrition, and behaviors of their mothers during and after pregnancy, preparedness and intention are critical. The CDC indicates poor pregnancy outcomes often include low-birthweight, preterm births and infant mortality, which are associated with late or no prenatal care, cigarette smoking, alcohol and other drug use, short-interpregnancy spacing, diseases, obesity and poor nutrition.

State health records show that between 2011 and 2015 in Mecklenburg County:

- 11 percent of all babies were born at a low or very low-birth weight
- 10.6 percent were premature
- 12 percent of births were short-interval
- 6 infants under the age of 1 died per 1,000 live births
- Nearly 6 percent of births were to mothers who received late or no prenatal care

The racial disparities within these health statistics are clear. African American infants died at a rate almost four times that of white infants, and twice as many low and very-low weight African American infants were born than white underweight infants.

The days and weeks following childbirth are also critical to the health and well-being of mothers and their newborns. Access to postnatal care is important during this time for mothers to understand and address nutritional and breastfeeding practices that are beneficial, recognize postpartum depression, which is especially common among low-income mothers, and discuss other important health issues with a provider. Mecklenburg County Health Department, Carolinas HealthCare System, Novant Health, community clinics, educational institutions and nonprofits such as Nurse Family Partnership, are making great strides, and we encourage expansion of their work going forward.

Additionally, paid leave is often overlooked as vital to early child development. Parental leave time enables parents to bond with and care for their infants and prepare physically and emotionally before returning to work. According to a study by the PEW Research Center, the U.S. is the only country among 41 developed nations that does not mandate any paid leave for new parents.^{xxvii} While the majority of paid leave is for mothers, leave for fathers is now available in 31 countries, although the leave time is much shorter. The Bureau of Labor Statistics reports that in 2015, only 13 percent of American workers had access to paid family leave through their employers.^{xxviii} Low-income mothers are especially challenged to take time off after giving birth because they cannot afford to miss work. A 2012 survey conducted by the Department of Labor indicated that one in four new mothers returns to work within two weeks of giving birth.^{xxix} Higher wage earners are much more likely to receive paid parental leave than lower-wage workers.

Task Force Strategy N

Improve birth outcomes for all children and their mothers.

Key Recommendations

1. Provide access to evidence-based information for all women, regardless of their income level, and culturally sensitive information and programming for quality prenatal and postnatal care.
2. Encourage more employers to provide paid parental leave.

Implementation Tactics and Policy Considerations

- Ensure prenatal care services are more widely available early in pregnancy.
- Expand the delivery of outreach strategies for low-income women who experience barriers to information and care.
- Incorporate knowledge about and treatment for post-partum depression in pregnancy services.
- Pursue additional funding for evidence-based home visitation programs, such as Nurse Family Partnership.

Financial Security

Getting on a Path to a Living Wage Income

The Great Recession took a toll on many families in Charlotte-Mecklenburg, particularly those in our lower economic ranks who lost jobs and had few assets to keep them afloat. Although many families have recovered from this financial crisis, others still struggle to catch up.

Living paycheck-to-paycheck, relying on high-cost loans from predatory lenders, and borrowing from family and friends is a way of life that far too many of our families experience.

Now, more than one in five children live in families below the poverty level in Mecklenburg County. For a family of four, poverty level is \$24,257. As shown in the table below, the median income for white and Asian households is almost double that of African Americans and Latinos in Charlotte-Mecklenburg.

Median Household Income in Mecklenburg County

Source: U.S. Census 2015

Lack of sufficient income to afford housing, food, transportation, childcare and other necessities, let alone pay for books, school field trips, and other opportunities for children, can be incredibly destabilizing, stressful, and demoralizing for parents and their children. Although public assistance programs can help many of these families, the support is not adequate and, in many instances, is time limited. Also, parents receiving public assistance can face a “benefits cliff” if their income increases. In other words, they will lose their benefit once they meet a certain income threshold. Recent changes at the state have provided transition time to lessen the immediate impact of the benefit cliff on families; however, even with a transition period, losing benefits for early care and education can be significant for families. Some parents choose not to seek advancement in their jobs because the increase in pay cannot offset the high cost of early care and education without a subsidy. This is an unintended consequence of our public assistance system that not only affects early care and education, but other benefits such as food stamps and housing subsidies.

The Task Force recognizes the difficulty of raising a family on insufficient income, particularly considering the living wage for a family of four in Mecklenburg County was \$27.61 an hour in 2016.^{xxx} Ideally, we aspire for all families to make a living wage, but know it is difficult to earn \$27 an hour with limited education and skills and other barriers, especially without the benefit of two incomes. Our focus for advancing this aspiration is two-fold: A) create and provide greater access to more living wage jobs, and B) help more low-income parents develop their skills and connect with higher paying jobs.

Financial security was a particularly fertile goal area for the Task Force. We generated many diverse recommendations and tactics covering a wide-range of topics we believe are important to building stronger families and can be supported by the community.

Task Force Strategy O

Help more families get and stay on a path to living-wage income and asset building.

Key Recommendations

1. Create and provide access to more quality jobs that pay living wages for families living in low-opportunity communities.

2. Encourage more anchor institutions and other employers in the community to voluntarily raise wages and improve benefits for their lowest-paid employees.
3. Ramp up community efforts to place more parents of school-age children in jobs, particularly jobs with advancement opportunities and benefits.
4. Increase access and opportunities for parents to earn a high school or equivalency diploma and/or engage in post-secondary education or market-driven job training while meeting the demands of their families.
5. Encourage and support more low-income parents to pursue entrepreneurship as an alternative path to achieve financial stability.
6. Connect low-income families to financial and asset building education and products that will help them become more financially stable.

Implementation Tactics and Policy Considerations

- Provide economic development incentives and use other tools (Tax Increment Financing, Opportunity Zones, etc.) to target new businesses in current “job deserts” in and around low-income areas of the community.
- Place a higher economic development priority on recruiting and retaining diverse businesses that provide entry-level and mid-level jobs.
- Ensure greater accountability for businesses that receive government tax incentives or support from other financing programs to hire workers from low-opportunity communities, and consider hiring and wage practices when selecting vendors for government contracts.
- Coordinate the job development activities between local workforce development agencies to better match job seekers with employers, and develop a dashboard to monitor job creation, hiring statistics, and wages for families living in low-opportunity communities.
- Educate and encourage more businesses to become “fair chance” employers who use best practices in giving job seekers with criminal records a fair chance for employment.
- Expand and connect more low-income parents to paid work and learn training models so they can make a living while being trained.
- Explore implementing evidence-based two-generation models in Mecklenburg County that bridge the workforce development system with the early childhood system.
- Integrate more wrap-around support (social workers and mentors) for parents enrolled in education and training programs.
- Promote and provide more entrepreneurship training and loan programs in low-opportunity communities.
- Integrate financial literacy, asset building, and financial capacity building into human service and housing programs.
- Increase awareness of the Federal Earned Income Tax Credit (EITC) and advocate for the reinstatement of the North Carolina EITC.
- Develop a campaign to educate families about the high cost of predatory lending and promote lower cost alternatives.
- Encourage local banks and other credible financial institutions to offer free or low cost products that encourage families to save.

Access to Affordable Housing

A Must for Families

What is **Affordable Housing**?



The government says housing is “affordable” if a family spends **no more than 30%** of their income to live there.

No matter where the Task Force went to solicit community input, lack of affordable housing surfaced as a major issue. Housing prices continue to rise in Charlotte-Mecklenburg at a time when wages are stagnant. **The average rent for a two-bedroom apartment in December 2016 was \$1,468.** Nearly half of renters and more than a quarter of homeowners in our community were cost-burdened between 2010 and 2014, meaning they spent more than 30 percent of their gross income on housing costs. Many new housing developments are aimed at higher-income households, and older affordable rental communities are being demolished. City staff estimate that over 34,000 more units of affordable housing are needed to meet the current demand of those making 60 percent or less of the area median income (AMI), and more units are needed in higher-opportunity areas to provide housing options near work for lower-wage employees.

Families challenged to find and keep affordable housing are often forced to move to unsafe and rundown areas of the community that are negative environments for their children. They also tend to move frequently causing their children to transfer from one school to another during the school year, further destabilizing children and youth. Sometimes they may live in a weekly motel, which takes a disproportionate share of their income, or they double up with relatives and friends.

We continue to see families with children that have become homeless seeking shelter at the Salvation Army’s Center for Hope. The shelter is regularly at or beyond capacity, despite adding 64 more beds in 2015. This shelter issues further underscores the pressing demand for housing that is affordable to working families.



To galvanize public support for affordable housing, we must prioritize housing in the same way we do other key infrastructure areas.

We make substantial and expensive investments to ensure we have safe drinking water and efficient roads, but fail to apply the same commitment to the most basic requirement—a safe and affordable home. **The housing deficit is too large to simply build our way out of the situation. Instead, we need to utilize all of the tools in our toolkit including expanded rental subsidies, refurbishing existing units and new developments.**

As an example, the \$20 million A Way Home Housing Endowment, created through a partnership between the City of Charlotte, local philanthropy, and Mecklenburg County is a step in the right direction. Through the endowment, homeless families receive rental subsidies and support services, while building their ability to retain unsubsidized housing within two years. Families at imminent risk of becoming homeless are provided targeted prevention support to help them remain housed. The fund is also prioritizing housing placements in high-opportunity areas of the community to reduce the impact of segregation and to build social capital.

We should also pay closer attention to providing more home ownership vs. rental opportunities for low-income residents. **Home ownership can be one of the only ways families can grow assets for longer-term security.** Increased home ownership also stabilizes neighborhoods and can provide greater stability for children and youth.

Our affordable housing crisis requires new and innovative thinking, community awareness, and dramatically expanded funding. The City of Charlotte recently announced a goal of building or preserving 5,000 affordable units over the next three years and committed resources to hire a consultant to develop a strategic housing strategy. The Task Force applauds these actions, but the reality is we will never make a significant impact in the deficit unless we set bolder goals. We realize no one strategy will solve this problem, rather, multiple strategies and greater collaboration among the public, private, and nonprofit sectors is required.

For example, many in our community advocate for a mandatory inclusionary zoning policy to be implemented in Charlotte-Mecklenburg. Through this tool, housing developers would be required to provide a certain percentage of affordable units as part of their overall development. **The City of Charlotte has had a voluntary inclusionary zoning policy in place for several years, but it has not been used.**

Although mandatory inclusionary zoning is a valid affordable housing strategy, state legislators have endorsed a provision that prevents local communities from using such a tool. We should continue to advocate for a policy change at the state level, which would enable us to use mandatory inclusionary zoning, but we should not count on it as an option available at the local level in our near-term future.

Task Force Strategy P

Take dramatic steps to address our affordable housing crisis, which will stabilize working families, prevent family homelessness, and minimize the disruption of children who currently move from school-to-school due to housing affordability issues.

Key Recommendations

1. Support the City of Charlotte's goal of creating or preserving a net 5,000 affordable units over the next three years. Concurrently, investigate and implement strategies to set an ambitious goal for a second wave of housing that will substantially reduce the deficit of 34,000 units.
2. Pursue new and/or dramatically expanded sources of public funding to support affordable housing development.
3. Engage private, nonprofit, and public developers in new conversations to create innovative strategies to address locational, regulatory and financial barriers to affordable housing.
4. Encourage and support more place-based initiatives that include affordable housing as part of neighborhood revitalization efforts. (Renaissance West Community Initiative is an example of place-based initiative.)
5. Ensure mixed income housing—including rental and home ownership opportunities for low-income residents—is always considered when planning new residential or mixed-use development.
6. Use excess public-owned land for affordable housing when feasible.
7. Act on other key recommendations outlined in the Charlotte-Mecklenburg Strategies for Affordable Housing Development Report (2016).^{xxxi}

Implementation Tactics and Policy Considerations

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• Introduction

What is a housing opportunity investment fund?

• Family Structure

- A revolving loan fund that provides flexible, low interest loans to support and stimulate the creation, rehabilitation and preservation of affordable housing and mixed-use projects. This fund is typically financed by private and philanthropic lenders. The loan provides financial returns to the fund and its investors and maintains a continuous flow of loans for affordable housing.

• Access to Affordable Housing

• Access To Public Transportation

- Increase housing bonds referendum from the current \$15M every two years to up to \$50M every two years and maintain at these significantly higher levels.

• Involvement with the Criminal

- Justice System creation of a Housing Opportunity Investment Fund to incentivize new developments.

• Accessing Services and Support

- Encourage use of the four percent Low-Income Tax Credit, TIF, and other incentives.
- Examine ways to lower barriers and fees associated with the development of affordable housing.
- Overhaul zoning and permitting processes to include the creation of an affordable housing overlay district, and continue to advocate for changes at the state level, which would enable local communities to use mandatory inclusionary zoning as a tool to create more affordable units.
- Advocate that elected official make affordable housing development the highest priority for using excess public land when deliberating on properties through the local government's Mandatory Referral Process.
- Partner with developers to understand the financial considerations of developing affordable housing and to identify opportunities to address those needs.
- Institute an initiative to acquire vacant, foreclosed residences with delinquent taxes and repurpose for affordable housing.
- Encourage large anchor institutions (i.e. schools, hospitals, and other large employers) to consider assisting with housing affordability for its workforce.
- Substantially increase access to and funding for rental subsidy vouchers paired with supportive services, including programs such as the A Way Home Endowment.
- Create and sustain a landlord consortium to encourage landlord participation in all zip codes to house families with public and/or private rental subsidies.
- Provide more mechanisms for lower-income families to purchase homes and build assets, such as creation of a community land trust and deed

restrictions that control the resale price of a home.

- Develop and launch a new community campaign to change the community mindset about affordable housing and shift to a “Yes, in my backyard” mentality by more people.

Access To Public Transportation

Getting Around When Just Getting By

Transportation was another consistent barrier to opportunity identified for low-income parents and their children. Families that rely on public transportation to get to work, take children to child care, access public services, find health care, shop for groceries, and participate in out-of-school activities face challenges, particularly when a trip involves multiple destinations. For example, many new entry-level jobs are in suburban areas where public transportation is limited or nonexistent, and many jobs require working late at night or on weekends when conventional transit services are reduced or not available. The cost of public transit can also be a barrier and, in June 2016, the Charlotte Area Transit System (CATS) increased fees for riders.

In Charlotte, the average non-express bus trip takes 90 minutes due to the “hub and spoke” model, which forces people to come into the Center City and then transfer back out onto other routes to get to their destination. Fewer than 20 percent of bus riders can get to their destination in one bus ride.^{xxxii} Public transportation options in Mecklenburg’s five towns are especially limited. When parents and their children lack reliable transportation, they are often stuck and cannot access opportunities.

Proximity to Public Transportation - 2016

Data Source: Charlotte Area Transit System, Mecklenburg County Tax Parcels. Note: Measure of the percent of housing units within 1/2 mile of a transit stop

In late 2016, CATS began “Envision My Ride,” a year-long initiative aimed at redesigning the current bus system. Through this initiative, the bus route structure and frequency will be studied to determine how the system can be improved and better serve the Charlotte-Mecklenburg region. The study will consider cross-town and suburb-to-suburb bus service, connections between different bus routes and between bus service and light rail, the frequency of service, and more direct services.

Task Force Strategy Q

Create a more connected community to ensure all families have access to employment, shopping, service areas, schools, parks, and other daily destinations.

Key Recommendations

1. Increase transportation options for families who don’t have their own vehicles.
2. Improve alignment between housing and transportation.

Implementation Tactics and Policy Considerations

- Support CATS’ Envision My Ride initiative and subsequent implementation efforts, and prioritize connecting low-income families when implementing the bus route restructuring.
- Develop and expand public/private partnerships to provide low-cost transportation service, ridesharing, carpooling, and/or bus pass benefits that will enable more low-wage workers to access employment sites within the county and region.
- Explore/expand options for low-income parents to obtain their own vehicles through facilitating vehicle donation and repair programs and/or providing loan assistance to purchase or lease vehicles.
- Increase availability of safe and reliable transportation for youth to participate in out-of-school time activities, including sponsorships for bus passes.

Mental Health

Managing the Impacts of Mental and Emotional Stress

It is difficult to disentangle poverty and poor mental health. There's a two-way connection between economic and social well-being. Poor mental health is a significant cause of wider social and health problems, including low levels of education achievement and work productivity, poor community cohesion, high levels of poor physical health, premature death, violence, and relationship breakdown.

The impacts of mental health on a person's quality of life are not limited to people who live in poverty. It is experienced by people across the entire economic strata. However, recent research reinforces what common sense tells us—living with the chronic stress and anxiety of financial instability can create a significant psychological burden on low-income parents and their children. The concept of “scarcity” can leave low-income children and their families with diminished capacity to perform everyday tasks, such as finding another job or kids doing their schoolwork.

As noted earlier in our report, we learned about the impact toxic stress has on early brain development. We also learned of the long-term association between early poverty and mental health. When we consider the reality of generational poverty—that many parents were also raised in poverty—we understand the transmission of depression and mental health challenges from generation to generation. It is not always about stress and anxiety. Other mental disorders experienced by people across all income levels can be greatly exacerbated by living in poverty. **In Mecklenburg County's 2015 Community Pulse Report, 15 percent of residents identified having poor mental health for more than 7 days a month.** Individuals making less than \$50,000 reporting double the number of poor mental health days when compared to those making \$50,000 or more.^{xxxiii}

As the Task Force listened to people through our discovery process, mental health was consistently raised as an issue. Teachers and school administrators talked about difficulties trying to educate students dealing with stress and other mental health challenges. Parents talked about their own struggles with depression and the lack of support. Service providers who work with children and families in poverty reminded us not to forget the influence that mental health has on many of the clients they serve. They pointed to the lack of resources and support needed to deal with mental health issues for adults and children, particularly for those who don't have insurance or the financial means to get help. The mental health system, locally and nationally, is woefully insufficient. Finally, we repeatedly heard about the stigma attached to having and seeking assistance for mental health issues.

Task Force Strategic Priority R

Develop efforts focused on addressing mental health issues and/or reducing negative mental health impacts of living in low-opportunity environments.

Key Recommendations

1. Deepen our understanding of the childhood mental health system and develop tangible strategies to address identified needs and gaps. An assessment is underway currently with recommendations forthcoming in spring 2017.
2. Increase the number of social workers in high poverty schools to expand access to students.
3. Provide all teachers and others working with children better training on evidence-based practices to best address emotional stress and other mental health challenges.
4. Expand access to mental health services for children, youth, and adults in low-income areas.
5. Increase availability of and access to parenting education classes, home visitation programs, mentoring, and other support to reduce toxic stress in the lives of low-income families.
6. Support opportunities to identify best practices and/or evidenced-based programs that reduce the impact of toxic stress in children, youth, and adults including physical exercise, mental health education, meditation, re-framing, etc.
7. Investigate strategies to reduce the stigma of mental health issues and associated treatment.

Implementation Tactics and Policy Considerations

- Complete a pediatric mental health system assessment by June 1, 2017. Review and implement strategies based on the findings.
- Support increased public funding through the Mecklenburg County Health Department for social workers assigned to high poverty schools within CMS, and increase the number of other mental health professionals assigned to schools, particularly schools with high rates of

suspension and other disciplinary action.

- Leverage the recently announced collaboration between Novant Health and Carolinas Healthcare to push for increased capacity to address mental health issues in low-income neighborhoods.
- Encourage creation of peer networks of women and parents with similar needs to support one another (i.e. Family Independence Initiative in California).

Involvement with the Criminal Justice System

Dealing with the Enduring Consequences

A comprehensive discussion of racial and ethnic disparities cannot omit the legacy of systematic oppression underlying our current levels of mass incarceration, and the overrepresentation of African Americans—particularly young males—in our jails and prisons. In recent years, disparities have been revealed at numerous levels in the criminal justice system, from policing and law enforcement, to pretrial release decisions, enforcement of drug laws, ability to pay court fees and fines, sentencing, and even traffic stops. Leaders from the Charlotte-based Race Matters for Juvenile Justice are currently working to reduce disproportionality and disparate outcomes for children and families of color within the local criminal justice system through programming such as Dismantling Racism and other implicit bias trainings. Our local judges, law enforcement agencies, public defenders, and others in the system have been actively participating, and progress is being made.

Mecklenburg County Jail Population, July-Sept 2016

Source: Mecklenburg County Jail Population Trend Report

The Task Force did not deeply examine broad national reform in criminal justice, although we recognize it is much needed to address inequities and disproportionality in arrests and incarcerations. However, as related to economic opportunity, we thought it important to address the impact of the criminal justice system on children, youth, and families in Charlotte-Mecklenburg. Accordingly, our recommendations focus on strategies we believe will help prevent young people and their parents from entering the criminal justice system in the first place.

It is not difficult to imagine how disruptive the incarceration of a parent can be to the stability of a family. **Given the disproportionate incarceration of African American and Latino men in North Carolina and across the nation, an uneven burden is placed on many of our community's families.** Imprisonment diminishes the earnings of adults, compromises their health, reduces family resources, and contributes to family breakup. It can also lead to social, emotional, and educational challenges for affected children, perpetuating the effects of incarceration inter-generationally.

The uneven incarceration of people of color is not limited to adults. In 2012, the Charlotte Mecklenburg Police Department reported 5,717 arrests to persons aged 15 or younger, with the overwhelming majority of them being African American. In North Carolina, when young people are adjudicated delinquent and incarcerated, they are sent to a Youth Development Center (YDC). In 2012, 23 young people from Mecklenburg County were sentenced to a YDC: Twenty-two of those youth were African-American.

Whether or not an individual has been incarcerated, having a criminal record often carries a lifetime of consequences.

The Center for American Progress (CAP) recently published “One Strike and You’re Out,” a study of the impacts a criminal record can have on families. CAP estimates that between 33 million and 36.5 million children in the United States—nearly half of U.S. children—now have at least one parent with a criminal record. The study identifies five areas in which a criminal record can significantly exacerbate existing challenges among low-income parents and their families:^{xxxiv}

- **Income**
Parents with criminal records have lower earning potential, as they often face major obstacles to securing employment and receiving public assistance.
- **Savings and assets**
Mounting criminal justice debts and unaffordable child support arrears severely limit families’ ability to save for the future and can create a

cycle of debt.

- **Education**

Parents with criminal records face barriers to education and training opportunities that would increase their chances of finding well-paying jobs and better equip them to support their families.

- **Housing**

Barriers to public as well as private housing for parents with criminal records can lead to housing instability and make family reunification difficult, if not impossible.

- **Family strength and stability**

Financial and emotional stressors associated with parental criminal records often pose challenges in maintaining healthy relationships and profoundly affect the stability of a family.

When teens and young adults become involved in the criminal justice system, they too face some of these same challenges. We hope by implementing the strategies and recommendations outlined in this report, our community will see a decline in the number of people arrested and incarcerated over time. For families dealing with incarcerated parents and/or youth, we ask our community to give these individuals a second chance to rebuild their lives.

Task Force Strategy S

Invest in strategies that support comprehensive criminal justice reform, and create a community where families are not destabilized due to interactions with the criminal justice system.

Key Recommendations

1. Develop policies and interventions to decrease the high rates of adult and youth interactions with the criminal justice system and counteract the current national and local trends of unnecessary jail time.
2. Improve civilian-police relationships through increased trust and legitimacy, and develop local systems for law enforcement governance and oversight that brings civilians to the table as stakeholders and empowers the neighborhoods and communities being policed to address policies and practices.

Implementation Tactics and Policy Considerations

- Advocate for policy changes to state legislation to raise the age when youthful offenders are charged as adults from 16 to 18 years old.
- Identify and implement evidence-based programs to increase school engagement and reduce youth delinquency and violence, thereby disrupting the “school-to-prison pipeline”.
- Advocate for school policies and practices that promote keeping students in school and minimize the role of law enforcement in disciplinary action.
- Identify and pursue alternative intervention methods to replace disciplinary measures such as out-of-school suspensions, expulsion, and school based arrests, which disproportionately affect students of color and transfer them from the academic environment into the juvenile and criminal justice systems.
- Invest in training and implementation of pre-arrest diversion initiatives that redirect citizens from the criminal justice system and into appropriate health, mental health, and substance abuse services when appropriate.
- Improve processes that move cases through the system quickly so individuals are not incarcerated for long periods of time as their case proceeds.
- Implement new policies for bail, fines, and fees that will reduce incarceration of individuals who are incapable of paying fines, fees, and court costs.
- Pursue more ways to improve relationships, increase community engagement, and foster greater cooperation and collaboration between the criminal justice system and community members, especially in communities and neighborhoods disproportionately affected by crime. Improved trust, transparency, and mutual accountability should result from this collaborative work.
- Utilize consistent survey methods to track and analyze the level of trust communities have in law enforcement.
- Continue to implement recruitment, hiring, and retention practices that promote a police force that reflects the diversity of the communities law enforcement serves.
- Encourage area employers to use fair chance hiring practices for job applicants with criminal records.

Accessing Services and Support

Navigating Disjointed Systems

Charlotte-Mecklenburg's public and community assistance programs span a range of support systems including housing, disability, physical health, mental health, child welfare, and workforce services. In many cases, human service agencies have evolved to address symptoms or singular issues, but fail to coordinate and achieve long-term impact. This translates into gaps and inflexibility, which result in barriers to serving people in greatest need. These systems can have tremendous positive impacts; however, many are challenged by the lack of common databases and policies that restrict data sharing. A shared client public sector database with common metrics, where feasible, could create efficiencies around the intake process and improve case management.

Mecklenburg County is implementing an integrated human services strategy and we applaud these efforts. We believe there is a broader opportunity to develop a community-led vision for how all stakeholders provide human services. The Cultural Vision Plan: Imagine 2025 is one example of how individuals and organizations (in this case, arts and culture) can come together to develop a shared vision. Developing a human services vision for the community will require a shift in thinking from how individual organizations serve a client vs. how the system, as a whole, serves a client. With client-centered integration of social services across public and nonprofit providers, we hope to better invest in evidence and research-based programs that produce the greatest impact on families and children, and connect families with the services they need.

One additional efficiency to explore is United Way's 2-1-1 system, which is used to connect individuals with human service agencies thereby meeting basic needs. However, additional capital and further innovation are required to leverage this tool to its fullest potential.

Task Force Strategy T

Re-envision a human services system in which the needs of families are addressed holistically and services and support are coordinated to achieve the best possible outcomes.

Key Recommendations

1. Convene stakeholders to develop a community-centered human services vision plan.
2. Use a systems thinking/design approach to better integrate and coordinate service delivery across programs and systems to provide more client-centered service that achieves greater outcomes for families.
3. Improve and consolidate our information and referral systems to better and more efficiently serve families seeking assistance.
4. Invest in evidence- and research-based programs that produce the greatest impact on families and children.

Implementation Tactics and Policy Considerations

- Develop shared client databases and metrics, where feasible, to streamline intake processes and coordinate case management.
- Coordinate social work case management across programs and systems (when multiple social workers are serving the same client) through assignment of lead social workers.
- Use the collective impact model to support common goals and outcomes for families and programs that use evidence-based or research-informed practices to achieve agreed upon outcomes.
- Transform United Way's 2-1-1 system to serve as the community's central clearinghouse for information about and referrals to human services resources.
- Invest capital in United Way's 2-1-1 system to allow for innovation and efficiencies.
- Develop data sharing policies of government agencies that currently prevent sharing of data across systems.



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