Poverty in NC: Underlining Causes, **Adverse Childhood Experiences, EITC, and Protective Factors** 

**Moments in Economic History Slave Fighting** Labor Hunting **Poverty Poverty: North Carolina Fund** Disclaimer: Information in this section was provided from an article written by Aidan Smith titled "July 1963: The North Carolina Fund." This Month in North Carolina History, July 2005) (3)

During the 1960s the prevailing view in America, in both political and policy circles, was that poverty defined as insufficient family income to cover basic needs(1), was a structural problem, characterized by racial discrimination and systematic exclusion in all walks of life.(2)

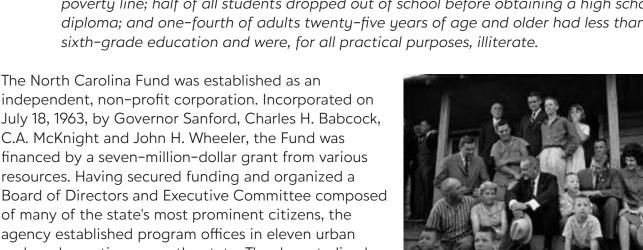
On July 18, 1963, the state of North Carolina began an "all-out assault on poverty" with the incorporation of the North Carolina Fund. The North Carolina Fund was an innovative program

designed, administered, and operated by local communities. It was the first project of its kind in the country. In the early 1960s, many North Carolinians were in trouble. Historians James L. Leloudis and Robert Korstad describe the economic conditions in the state when Governor Terry Sanford took office in 1961 as: North Carolina's factory workers earned some of the lowest industrial wages in the

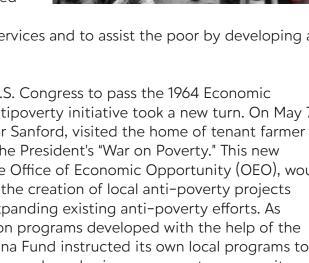
nation; thirty-seven percent of the state's residents had incomes below the federal poverty line; half of all students dropped out of school before obtaining a high school diploma; and one-fourth of adults twenty-five years of age and older had less than a sixth-grade education and were, for all practical purposes, illiterate. The North Carolina Fund was established as an independent, non-profit corporation. Incorporated on July 18, 1963, by Governor Sanford, Charles H. Babcock, C.A. McKnight and John H. Wheeler, the Fund was

resources. Having secured funding and organized a Board of Directors and Executive Committee composed of many of the state's most prominent citizens, the agency established program offices in eleven urban and rural counties across the state. The decentralized structure was designed to permit each office to coordinate locally administered public and social services and to assist the poor by developing an approach unique to each community's needs.

across the country and offered the possibility of expanding existing anti-poverty efforts. As the OEO called for the creation of community action programs developed with the help of the people the programs would serve, the North Carolina Fund instructed its own local programs to



In 1964, Lyndon Johnson successfully pushed the U.S. Congress to pass the 1964 Economic Opportunity Act and the direction of the state's antipoverty initiative took a new turn. On May 7, 1964, President Johnson, accompanied by Governor Sanford, visited the home of tenant farmer William D. Marlow near Rocky Mount, to promote the President's "War on Poverty." This new national program, the cornerstone of which was the Office of Economic Opportunity (OEO), would administer millions of dollars in federal funding for the creation of local anti-poverty projects



submit proposals to the federal agency with an increased emphasis on grassroots community development. Within a year of the Fund's incorporation, a number of these applications were approved, and many local offices soon became not only federally funded Community Action Agencies but partners in the national War on Poverty. The North Carolina Fund developed a variety of programs across the state, including the North Carolina Volunteers, a service corps initiative that trained college students to work in rural communities; a program to train community action technicians (CAT) to work in North Carolina and Volunteers in Service to America (VISTA); a summer internship and curriculum development program; academic research on poverty and economic development in North Carolina; daycare, home, and lifestyle management programs such as sewing and cooking classes, tutoring for school children, and adult literacy programs; community action and civic engagement programs; manpower and economic development initiatives such as Head Start and Neighborhood Youth Corps programs; and low-income housing development. Over the next five years, the Fund's staff and volunteers touched the lives of countless North Carolinians, and its programs and services affected communities across the state. However, many

Carolina Fund programs became involved with local black freedom movements.

wide programs into independent non-profit organizations.

counties-up from 31 in 2012.

economic future that benefits everyone. (4)

for people already living on the edge. (6)

pack in 2013.

high-poverty areas.

**Poverty: North Carolina Info & Key Findings** Disclaimer: Information in this section was provided from an article written by Mitchell, Tazra titled North Carolina's Greatest Challenge: Widespread struggles remain a grave threat to economic growth (4). From the mountains to the coast of North Carolina, poverty-level incomes are a bitter reality for more than 1.7 million North Carolinians who find affording the basics such as rent, food, and utilities to be a daily challenge. In 2019, 13.6 percent of North Carolinians lived in poverty – an income of just \$25,750 for a family of four. This means the state entered the pandemic with more than 1.4 million residents in poverty, and many more North Carolinians are likely to experience poverty during their lifetimes.

lawmakers began to question the uses of Fund resources and services, especially when some North

At the end of 1968 the North Carolina Fund disbanded, spinning off many of its successful state-

Some Key Findings: Poverty in North Carolina either climbed or stayed steady from 2007 to 2013 despite the economic recovery. The state's poverty rate was 17.9 percent in 2013. North Carolina has higher rates of poverty, deep poverty, and child poverty than the majority of states. The state's poverty rate was the 11th highest in the nation in 2013, and its deep poverty rate and child poverty rate were 12th highest. Race and gender play significant roles in poverty. Communities of color, women, and children are more likely to face economic hardships than whites, men, and older adults, respectively. Poverty's reach varies considerably across the state, revealing a stark rural- urban divide. Out

of the state's 100 counties in 2013, the 45 highest county-level poverty rates were all in rural

More North Carolinians live in high-poverty areas. Urban and suburban areas are contending with the growing concentration of poverty. In fact, the state's metropolitan areas experienced some of the biggest jumps in the country for the number of people who are poor and living in

North Carolina's off-kilter economy and policymakers' decisions are keeping poverty high. Wages are idling in neutral, middle-class living standards are increasingly out of reach,

and economic gains are bypassing everyone except those at the top. Unfortunately, North Carolina's leaders are enacting policies that compound these economic and labor-market disparities and make it more difficult for working families to get ahead. Work and income supports reduce the number of North Carolinians living in poverty by half and boost economic mobility. These supports lifted 1.5 million North Carolinians—including 340,000 children—out of poverty each year, on average, from 2009 to 2013. They also enabled workers and families to succeed, contributing to a stronger and more inclusive economy.

Poverty remains high because North Carolina's economy is off kilter. The state's middle-wage jobs in manufacturing, which provided a critically important ladder out of poverty, have been replaced

Carolinians can reach their potential. Until local, state, and federal lawmakers fix the states and the nation's broken economic model, large numbers of people will wake up to poverty, struggle

by jobs in hospitality, retail sales, and other services that pay much less. (5) As such, wages are idling in neutral, middle-class living standards are increasingly out of reach, and economic gains are bypassing everyone except those at the top. At the same time, policymakers are enacting policies that make it more difficult for working families to get ahead. (4) North Carolina needs policies that create equal opportunity, rebuild entryways to expand the ranks of the middle class, and ensure that prosperity is broadly shared so that all North

to put food on the table, and be unable to afford the basics like rent and childcare.

**Poverty: Low Wages, Inequality, & Policy Decisions** Poverty also remains high due to federal and state lawmakers' decisions to dismantle or

underinvest in things that reduce poverty, foster economic mobility and lay the groundwork for an

While federal lawmakers protected millions from being pushed into poverty during the recession via the American Recovery and Reinvestment Act of 2009, they have since pursued policies that are holding back the national economic recovery and keeping poverty elevated. For example, in 2012 Congress allowed the expiration of the payroll tax holiday, which lowered most workers' take-home pay by 2 percent. In 2011, Congress enacted massive across-the-board cuts—known as sequestration—to vital public services that went into effect in 2013. The measure forced deep cuts

to housing vouchers and long-term unemployment benefits, making it harder to afford the basics

North Carolina's median household income was in the middle of the

\$44,163

\$47,829

## unemployment benefits within months. (7) They also allowed the state Earned Income Tax Credit to expire, meaning nearly 1 million working families lost access to this credit, which allowed them to keep more of what they earned. (8) That same year, state lawmakers passed a tax plan that shifted taxes away from the wealthy and onto low-income and middle-class taxpayers. The tax cuts are costing upward of \$1 billion this fiscal year and going forward, making it impossible to replace the most damaging cuts to anti-poverty programs and other vital services that lawmakers enacted in the aftermath of the recession. The level of underinvestment is harsh. There

are more than 8,000 fewer pre-kindergarten slots available today for four-year-old's at risk of not being ready for grade school than there were during the recession, and per-pupil spending in the public school system is lower today than when the recession hit. Long waiting lists abound for

Underinvesting in people and communities is not the way to help people move up and out of

childcare subsidies and in-home and community care for older adults. (4)

North Carolina's Poverty Rate of Children by County

**Federal** 

Multiracial/Other

**Highest Level of** 

<Bachelor's Degree

Bachelor's Degree

Advanced Degree

**Key Choices in** 

the **Budget** 

Most revenue

comes from income taxes:

**Process** 

Master's Degree

Law Degree

Ph.D.

No Data

No Data

Education

1%

0%

2015

1%

29%

41%

N/A

N/A

N/A

28%

1%

0%

2020

2%

30%

N/A

17%

21%

5%

25%

Due to rounding, some totals add up to greater or less than 100%.

poverty, boost North Carolina's economy, or create a better future for everyone.

State lawmakers also chipped away at work and income supports when they were most needed. In 2013 they permanently cut unemployment benefits at a time when North Carolina had the 5th-highest unemployment rate in the nation, making the state ineligible for \$600 million in federal aid for the long-term unemployed. An estimated 70,000 North Carolinians abruptly lost

8.3-14.8% 14.9-21.3% 21.4-28.2% 28.3-45.6% Data: NCChild from datacenter.kidscount.ora **Poverty: Budget and Taxes** Disclaimer: Graphics provided by NC Budget and Tax Center

BUDGET

**State** 

Budget request instructions sent to state agencies

3 Final decision on spending made by the leaders of the

Democrat

Republican

No Party

Religion

Catholic

**Protestant** 

Other Christian

Non-Christian

Unspecified

Where is spending targeted and to which communities?

1 How much taxes are collected and who pays?

2 How are dollars divided up across priorities?

Independent

37%

64%

0%

0%

2015

56%

6%

22%

55%

16%

of Individual Income

year 2018-2019

was collected in fiscal

45%

55%

0%

0%

2020

N/A

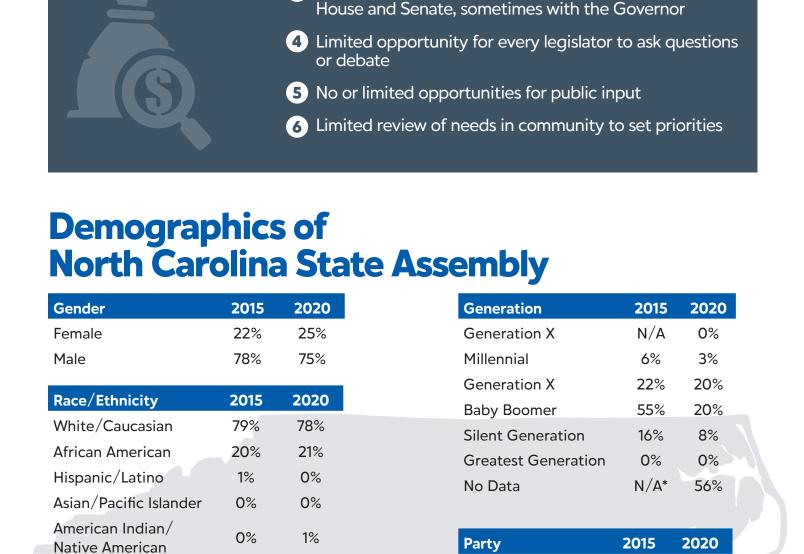
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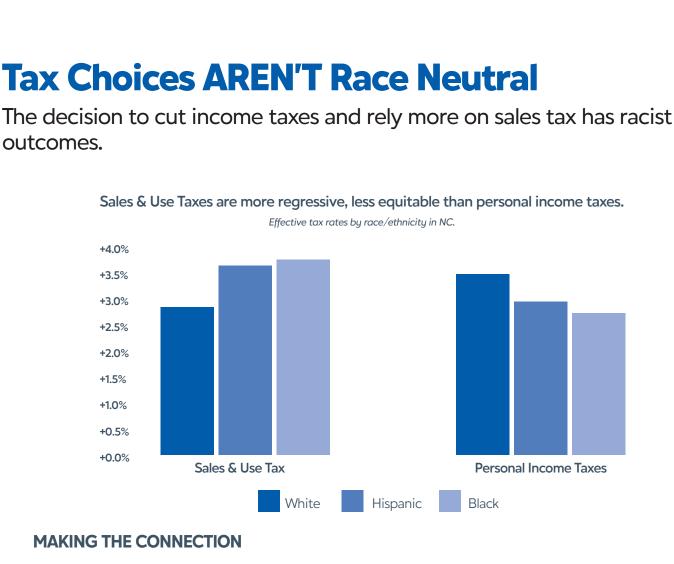
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N/A

N/A







Budgets can be tools to achieve equitable outcomes

adequately and equitably

Policies matter for local contexts

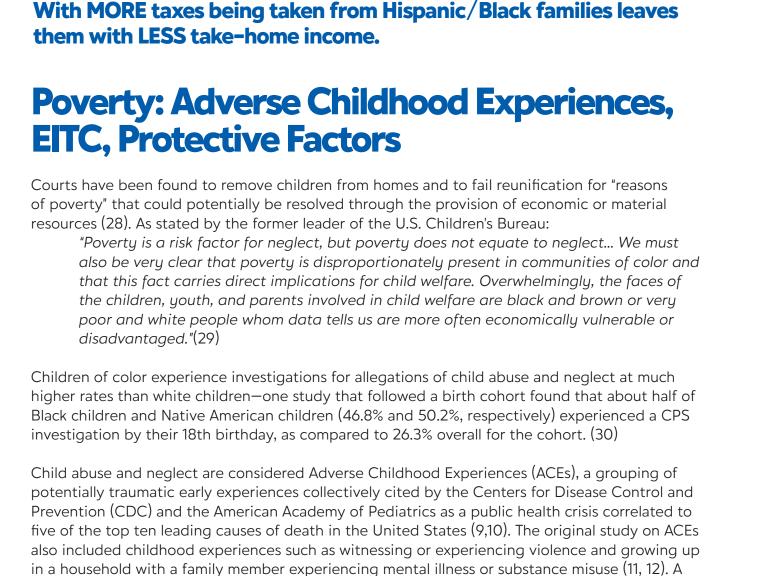
communities needs

The state and local budget processes are year-round and can provide

opportunities for advancing community priorities by ensuring they are funded

Changing policy requires disrupting existing power structures and building power

Connecting a budget decision to impact people's daily lives can provide the power to sustain investments over time and ensure they are responsive to what



newer model for ACEs incorporates "Adverse Community Experiences" as well, such as experiencing

Adults who

reported at least

two or three

types of ACEs

Both types of adverse experiences, in the absence of protective supports, can disrupt children's healthy development. Sustained experiences of adversity can lead to toxic stress levels that overwhelm the body's stress response and can lead to lasting health impacts from wear and tear on the body's vital systems6. Exposure to unhealthy environments where there is violence or poor living conditions can also have both immediate and lasting health effects. A few of the many long-term health consequences that

**Blacks** 

20%

**ACES** 

can result from unbuffered childhood adversity are depression, heart disease, and cancer.

**ACEs Can Negatively Impact** 

Job

**Opportunity** 

Studies have linked childhood adversity and toxic stress to increased health risks:

ACEs can lead to **toxic stress**, which impacts health.

children can damage multiple developing biological systems.

Toxic stress explains how experiencing adversity in childhood can lead to poor lifelong health-excessive activation of the stress response system in

**Native** 

Hawaiian/Other

**Pacific Islanders** 

80%

**No ACES** 

Other Racial/

**Ethnic minority** 

groups

84%

No ACES

Adults who reported at least

four or more

types of ACEs

**Earning** 

**Potential** 

**Obesity** 

Stroke

**STDs** 

177,000

Multiracial

groups

16%

**ACES** 

poverty, discrimination, and poor housing quality or affordability. (25)

Those at risk for multiple ACEs

Women

60%

**ACES** 

Adults who

reported at least

one type of ACE

**Education** 

**7** Heart Disease

955,000

57,000

**EARNED INCOME TAX CREDIT (EITC): THE BASICS** 

and rural counties in NC.

**BENEFITS OF EITC:** 

questions; many people don't trust the government

**Decreased poverty** 

Reduced childhood hunger

More earning power as adults

your money)

**Social Security** 

**American** 

Indian/Alaska

**Natives** 

40%

No ACES

Carolina had a state credit that was as high as 5 percent of the federal credit, but lawmakers allowed it to expire in 2013. The CTC offsets some of the additional costs that parents incur for their children. (4) Work and Income Supports Keep More than One Million North Carolinians Out Number of people kept above poverty line based on Supplemental Poverty Measure, 2009-2013 Children All Ages

378,000

**Earned Income &** 

SOURCE: Center on Budget and Policy Priorities' analysis of 2009-2013 Census Bureau data from March Current Population Survey and Supplemental Policy

EARNED INCOME = CONCRETE SUPPORT IN TIME OF NEED

197,000

 $5 \circ f t \circ 10$  leading causes of death are associated with ACEs

The strongest anti-poverty tools for children, besides a job that pays a family-sustaining wage, come in the form of tax credits for families. The federal Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) kept 378,000 North Carolinians—including 197,000 children—out of poverty each year, on average, from 2009 to 2013. The EITC allows workers earning low wages to keep more of what they earn so they can support their families and afford work-related expenses such as childcare and transportation. North

A REFUNDABLE AMOUNT DEPENDS **RECEIVED AS A REFUND AT TAX** TAX CREDIT FOR ON THE NUMBER WORKERS WHO OF CHILDREN AND TIME **EARN LOW WAGES EARNED INCOME** The EITC is a tax credit that is claimed when an individual files their taxes. A person qualifies for the tax credit based on their income, family circumstance and size. The dollar value of the credit to a person who claims it also depends on the person's income and family size. It is refundable, meaning that if a person owes less in taxes than the amount of credit they are entitled to, they get that difference back as a boost to their annual income. The credit is on earned income, so it returns more of what low-wage workers earn. It is also only based on earned income, rather than investment dividends or any other type of income.

**Concrete Supports in Times of Need** 

The Center for the Study of Social Policy cites Concrete Supports for Families in Times of Need as a key Protective Factor. Recent studies confirm that providing various economic supports to families can significantly reduce involvement with child welfare, reduce the number of children entering foster care, and offer significant savings in federal, state, and county budgets – while resulting in positive outcomes for children's health, safety, educational attainment, and workforce preparedness. Providing these concrete supports can also build the resilience of children and families by helping them to better weather chal-

should consider families and their needs, and work to reduce stressors so that families have the concrete supports that they need to provide strong and supportive family relationships. Economic stability and family wellbeing are related. A growing body of evidence shows that families do better when they have access to concrete services and can achieve economic stability. Economic and concrete supports are "protective factors" – factors that prevent families from becoming involved in the child welfare system. The evidence indicates that increasing access to these supports may be an effective strategy to prevent child maltreatment, keep families together, and address racial inequities.

Aidan Smith, "July 1963: The North Carolina Fund." This Month in North Carolina History, July 2005.

**ENDNOTES** 

earned

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vitalsigns/aces/index.html Centers for Disease Control and Prevention. (2019, November). Adverse Childhood Experiences (ACEs). Vital Signs. https://www.cdc.gov/ vitalsigns/aces/index.html Adverse childhood experiences are linked to many health problems

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action-is-needed/#sthash.eNNwETGO.dpbs AJPH.2021.306214

Attributable to Adverse Childhood Experiences and Implications for Prevention - 25 States, 2015-2017 **ACKNOWLEDGMENTS** knowledge has granted me the opportunity to tie it all together and incorporate one your support in providing resources for this infographic. Much Appreciated,

Prevent Child Abuse www.preventchildabusenc.org NC Budget & Tax Center NCBudget.org North Carolina info@ncbudget.org

Waxman, Samantha, Arloc Sherman, and Kris Cox. "Income Support Associated with Improved Health Outcomes for Children, Many Studies Show: Refundable Tax Credits Among Programs That Boost Income." Center on Budget & Policy Priorities, May 27, 2021. https://www.cbpp.org/research/federal-Hardy, Bradley L. "Child Tax Credit Has a Critical Role in Helping Families Maintain Economic Stability." Center on Budget and Policy Priorities, April 14, 2022. https://www.cbpp.org/research/federal-tax/child-tax-credit-has-a-critical-role-in-helping-families-maintain-economic Harris, Logan. "Expanded Child Tax Credit Has Caused Big Reductions in Childhood Poverty, but More Action Is Needed." The Pulse (blog), September 23, 2021. https://pulse.ncpolicywatch.org/2021/09/23/expanded-child-tax-credit-has-caused-big-reductions-in-childhood-povertybut-more-Duncan, Greg J., and Katherine Magnuson. "The Long Reach of Child Poverty." Pathways, no. Winter 2011 (n.d.): 23–27. https://inequality.stanford. Chetty, Raj, John N. Friedman, and Jonah Rockoff. "New Evidence on the Long Term Impacts of Tax Credits." Internal Revenue Service, November Nichol, Gene, and Heather Hunt. "The Persistent and Pervasive Challenge of Child Poverty and Hunger in North Carolina." NC Poverty 25. Ellis, W. R., & Dietz, W. H. (2017). A new framework for addressing adverse childhood and community experiences: The build- ing community resilience 26. Repetti, R. L., Robles, T. F., & Reynolds, B. (2011). Allostatic processes in the family. Development and psychopathology, 23(3), 921–938. https://doi. 27. Center for the Study of Social Policy. (2021). Strengthening Families. https://cssp.org/our-work/project/strengthen-ing-families/

Poverty and low income are associated with increased risk for child maltreatment. The Earned Income Tax Credit and Child Tax Credit (CTC) are among the largest antipoverty programs in the United States. EITC and CTC payments were associated with lower state-level rates of child maltreatment reports. For each additional \$1000 in per-child EITC and CTC tax refunds, state-level rates of reported child maltreatment declined in the week of and 4 weeks following refund payments by an overall estimated 5.0% (95% confidence interval 5 2.3%–7.7%). of households with children report that it was somewhat or very difficult to pay for usual household expenses during the past week of children in North Carolina live in poverty of households with children report that they sometimes or often don't have enough to eat, compared with 11% in fall of 2021 when families were receiving advance Child Tax Credit payments WHAT ARE THE CHALLENGES WITH EITC? of North Carolinians who are eligible for the tax credit do NOT receive it **KEEPING** \$450 million out of the pockets of **North** Carolinians and our state. WHAT CAN BE DONE ABOUT THE CHALLENGES WITH THE EITC: **URBAN VS. RURAL:** There is no significant difference in the rate of EITC uptake when comparing urban

**INFORMATION:** Needs to be shared in October/November/December; messaging matters (e.g. this is

TAX PREPARATION: Make tax preparation welcoming; taxes make people nervous; determining who claims a child is not always obvious; speak about the EITC in a knowledgeable way to ease nervousness

concerned about the Public Charge Act; some trust the person filing their taxes enough to not ask

**COMMUNICATION:** Conversations around taxes only occur during tax season; folks want to hear from

PREDICTORS OF FEDERAL EITC UPTAKE: Counties with a higher percentage of white tax filers were

TRUST: Concerns about scams; people who are not citizens and mixed-status households are

trusted community leaders; needs to be multilingual, detailed, and framed appropriately.

less likely to claim the EITC, when controlling for EITC-eligible population across counties.

Improvements in infant and maternal health

Better test scores and higher graduation rates

Improve economic equity for families of color & woman

lifting people out of poverty. Many people and organizations are already pushing for these changes and organizing across race, income, and geography to demand an equitable and anti-racist economy. Instead, we need a racially equitable recovery that's focused on the people who have been harmed the most, that leads to high-quality, living-wage jobs for the people who currently have the lowest earnings, and that creates a robust social safety net to ensure North Carolina families can weather emergencies. Every child is filled with promise, and it is on all of us to protect and foster their potential by creating a society that helps nurture them in safe, stable, and nurturing relationships and environments. The

lenges while buffering the effect of adversity on children's developing brains and bodies.

improving health, safety, educational attainment, and future workforce productivity.

A new body of research indicates that investments in economic supports for families save money

Poverty limits the potential of our communities. We all want to live in a state where every North Carolinian – Black, brown, and white – can thrive, and that means making policy choices focused on

in the child welfare system and, most importantly, improve outcomes for children and families, ultimately

policies that we choose to enact offer opportunities to design systems in equitable and supportive ways to ensure that children, their families, and communities can thrive. To achieve this goal, every policy

Felisha McElvine, MSW, LCSWA

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