

Issue 3, 2007

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## WORKING POOR

*Working families cope with everyday challenges emerging from insufficient social and/or financial capital.*

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## Next Focus

### ART OF PRACTICE

*Exploring the art of social work practice*



## Working But Poor: Next Steps for Social Work

*Editors' note: Families in Society has an extensive history of publishing new scholarship in the area of family poverty, dating back to its founding in 1920 following the settlement house movement and the professionalization of social casework. In today's environment of welfare reform and economic instability, the working poor are again spotlighted and remind us of the proverbial "the more things change, the more they stay the same." We highlight this commentary from 1994 as an example of the call to action that faces us still.*

### Reflections on Family Poverty

Not so very long ago, the words "American family" conjured up visions of prosperity and everything that is positive about life. Although the so-called average American family never really described everyone's experience, most people took comfort in the belief that it represented something solid and attainable. However, more often than ever before, poor families are less able to provide the basics of life, nurture and protect their young, provide a haven for adults, and care for the disabled and the elderly.

Contrary to popular belief, most poor people work. Americans pride themselves on hard work and getting ahead, and it is difficult for us to accept that many full-time workers are poor and unable to afford the basics of life. Despite their best efforts, many families remain in or near poverty. Loss of employment, escalating drug abuse and violence, physical and social deterioration of neighborhoods, and reductions in social services and entitlements have virtually paralyzed some communities. Without stable communities to support them, many families have become powerless to meet their basic needs.

Professionals in family service agencies see firsthand the difficulties families encounter. At one time or another, any family may need some help to get back on its feet. Although social services and family counseling can prove very beneficial to poor families, such services cannot compensate for lack of income and resources to meet members' basic needs. Adequate financial resources are *the* answer to poverty.

What is often most troubling about the treatment of the poor is the manner in which

we develop and implement policies and programs to assist them. Our social welfare system does not provide family support to prevent poverty; rather it provides assistance to people after breakdown has already occurred. Whatever assistance is given is always made grudgingly and sparingly. It provides for survival but not future development. Almost singularly among the industrialized nations, the United States does not view prevention or alleviation of family poverty as integral to the success of our political and economic systems.

Our social welfare, tax, and transfer systems are not designed to prevent or eliminate poverty.

Essential elements are needed to deal with poverty among American families: economic development to revive communities;

affordable housing; affordable, universal health care; quality education and literacy programs; adequate social services and community-development resources; safe neighborhoods where law enforcement serves and protects; and community recreation programs. Such resources will help establish strong communities in which families can grow and thrive.

It is imperative that we release the stranglehold that poverty has on children and families. Humans are subject to various unpredictable tragedies throughout life: natural disasters, sickness and disease, war, and random violence. We have little or no control over many life tragedies. However, we can control poverty if we, as a nation, choose to unleash our tremendous resources to free families from its pernicious effects and allow families to realize their potential.



Excerpted from "Reflections on Family Poverty" by Betty L. Williams. *Families in Society* © 1994. To read the complete article, log in to [www.familiesinsociety.org](http://www.familiesinsociety.org).

**Further Reading**

Welfare Reform: Reforming Welfare or Reforming Families? (2001)

Recidivism Among Former Recipients Who Remain Unemployed: The Vicious Circle Created by Welfare Reform (2005)

Public Welfare and Human Services: New Directions Under TANF? (1999)

The Reconstructed Welfare State and the Fate of Family Policy (1983)

Families and Economic Policies: An Instrumental Perspective (1985)

Family Poverty and Public Dependency (1997)

Helping Working Poor Families With Low-Interest Loans (1997)

Helping Families Toward the Goal of Self-Support (2003)

Social Work Practice in Employee Assistance Programs (1983)

The Availability of Traditional and Family-Friendly Employee Benefits Among Young Women (2000)

The Effects of Shift Work on Family Satisfaction (2004)

Predictors of Permanent Housing for Sheltered Homeless Families (1996)

Needs and Aspirations of the Working Poor: Early Head Start Program Applicants (2000)

Child Care as an Economic Incentive for the Working Poor (1998)

**Policy Focus****Structural Reinterpretation of Poverty by Examining Working Poverty: Implications for Community and Policy Practice (2007)**

Over this past century, poverty in the U.S. has been redefined as an individual issue. However, the authors argue that the national effort must resurrect a social or common-good response emphasizing cooperation. Social workers can assist by organizing citizens and communities to develop this common-good response, and by facilitating a cooperative process through strengths-based resource pooling that enables people to become empowered members of the community.

**Protecting Vulnerable Workers: A Framework for Understanding How Public Policy and Private Employers Shape the Contemporary Low-Wage Work Experience (CE Course # 101212) (2007)**

Reducing mismatches between public policies and the evolving characteristics of the low-wage workforce would help ameliorate the vulnerabilities that poor working families face. Though market motivators may encourage companies to enhance their employment practices, widespread inequalities suggest a role for government. Public policy might equalize the rewards of lower-wage jobs by encouraging better benefits, adequate care for children and other dependents, and access to family health insurance. For frontline practitioners, the lenses of policy and organizational stratification shed light on the personal impacts that these structures have on individuals and families as clients.

**Reducing Poverty Among Older Women: Social Security Reform and Gender Equity (2005)**

The authors document the higher poverty rate of older women, especially women of color, compared with older men—a pattern created and maintained by the intersection of the structural factors of age, race, and marital status. Current proposals to privatize the system are critiqued in terms of their gender inequities. Three relatively revenue-neutral proposals that could increase Social Security's protection against poverty and differentially affect low income women are discussed.

**Practice Focus****Resiliency Capacities Among Rural Low-Income Families (2004)**

The purpose of this article is to help human service practitioners recognize and understand the stressor events and crises faced by rural low-income families as a basis for development of appropriate social support strategies. Identifying protective and recovery factors utilized by these families fills a gap in research on stress, crises, and resilience. Implications, as corroborated by previous research for human service practitioners, are discussed.

**Perceived Effects of Participation in an Asset-Building Program on Construction of Future Possibilities (2007)**

Acknowledging the inadequacy of traditional welfare policies in moving households from poverty to economic self-sufficiency, this study examines the psychological effects of participating in an asset-building intervention, specifically the enrollment in Individual Development Accounts (IDAs). Findings provide support for a positive association between IDA participation and the empowerment of participants to act on future possibilities such as educational, financial, and home ownership achievements. Facilitating these assets through IDAs and similar programs is consistent with current social work practice and scholarship that advocates incorporating a social as well as an economic development perspective.

**What Helps in Help? A New Look at Help for Women in Deep, Long-Term Economic and Social Deprivation (2003)**

The capacity of women who live in deep and long-term economic and social deprivation to be helped has rarely been examined from the point of view of the women. Three patterns of help reception were revealed: (a) The Calming Pattern, in which help is perceived as the possibility to escape—to relax and calm down; (b) The Empowerment Pattern, in which help is perceived as enabling the women to learn, to receive, and strengthen; and (c) The Re-Biography Pattern, in which assistance is perceived as bringing about a new self-awareness.

All articles featured in this newsletter are available on the *Families in Society* Web site: [www.familiesinsociety.org](http://www.familiesinsociety.org).

## Empowering Families with Financial Management Training

Low-income persons entering the contemporary U.S. work force face many difficult dilemmas. Changing labor market conditions have led to troubling declines in real wages, and many important work supports simultaneously have been scaled back. At the same time, welfare reforms instituted through TANF programs have pushed increasing numbers of workers into poorly paid jobs. Low-income families consequently are under great pressure to manage limited resources well. Yet, compared to families that are better off economically, they have less access to mainstream financial services and often are inundated with predatory financial agents that infest their communities. They also are less likely to be financially educated than those with higher incomes, suggesting that they may be especially vulnerable to poor financial management practices.

Strategies for empowering low-income working families to utilize the best available financial institutions and to follow sound financial management practices have arisen in response to these problems. One such approach is financial management training.

### What is Social Work's Role?

Financial management training programs traditionally have been delivered largely through workplaces and schools, with both curriculum development and training leadership typically provided by persons with consumer economics backgrounds. However, social workers can play an increasing role in developing these programs in conjunction with broader strategies for supporting low-income families. For example, several of the agencies delivering training evaluated in this study were social service agencies with extensive experience in providing an array of community-based services. The initiation of the financial management training in these agencies was viewed as an additional component of a multiprogram service strategy.

The profession's emphasis on empowerment can inform the framing of these programs in two important ways. First, low-income persons have often had histories of negative classroom experiences, so overcoming reticence to participate in classroom training is often problematic. Making it clear that training is intended to empower participants to more effectively interact with often intimidating financial actors and complex systems can be effective in overcoming such participation barriers. Second, especially with respect to predatory lending, an empowerment learning framework is a positive step in helping disadvantaged persons to confront community actors who contribute to their difficult circumstances.

Because of their experience with clients, social service bureaucracies, and public benefit programs, social workers are particularly well-positioned to lead the development of financial training programs when TANF recipients are involved. Training for current recipients or those transitioning off TANF can be established as a support service to help persons entering new employment situations learn about financial opportunities and pitfalls common to low-income workers.

Similarly, previous research has found that low-income persons often lack knowledge about available public benefits, so incorporating benefit information into financial training programs is critically needed. For example, clearly understanding the EITC, the child care credit, child care subsidies, medical coverage for low-income families, and tax counseling and preparation services all may affect the financial well-being of low-income working families. **Article continued on page 5.**



### Further Reading

A Community-Based Parenting Program with Low-Income Mothers of Young Children (1999)

Families in Poverty and Chronic Neglect of Children (1993)

Children Living in Poverty: Their Perception of Career Opportunities (1998)

Risks and Opportunities for Success: Perceptions of Urban Youths in a Distressed Community and Lessons for Adults (2004)

The Effects of Support on the Economic Well-Being of Young Fathers (1997)

Reclaiming a Stress Focus: The Hassles of Rural, Poor Single Mothers (1999)

Does Client Social Class Affect Clinical Judgment? (1986)

Hispanic Families in Poverty: Diversity, Context, and Interpretation (1993)

Child Support Enforcement: The Ignored Component of Welfare Reform (1999)

Insuring the Children: Obstacles and Opportunities (1999)

Toward Safety for Low-Income Battered Women: Promoting Economic Justice Strategies (2006)

Hidden Barriers to Success for Women in Welfare Reform (1999)

Blaming Women for Unemployment: Refuting a Myth (1984)



## Too Many Work Hard But Can't Get Ahead

While public attention focuses on the wealth of the few, too many Americans persistently remain in poverty despite our overall affluence.

Across the United States, increasing numbers of families have made the transition from welfare to work only to find themselves in an economic cycle that keeps them from getting ahead. Often, these working parents enter the workforce at low pay levels in industries that churn employees through ongoing layoffs and reductions, keeping them from earning sorely needed benefits and preventing them from increasing their earnings.

“Working But Poor” addresses the context of families in poverty across five important areas of focus. “These elements speak eloquently to much of what concerns us in the human services sector,” notes Peter Goldberg, president and CEO of the Alliance for Children and Families. “In strategic programming, day-to-day practice, research and analysis, or public policy and advocacy, this is an issue our society must address. This is a must-read publication for researchers, practitioners, and policy-makers concerned with the well-being of the American family.”

Dr. William Powell, *Families in Society* editor, adds, “This special edition illuminates a vital aspect of the struggle of those who strive for the American dream but find it remains out of their grasp. Our authors examine a wide range of factors that present barriers to those struggling to transition from subsidies and support to self-sufficiency and presents detailed reports on possible solutions to the frustrations embodied in the ‘one step forward, two steps back’ system that faces many welfare-to-work families.”

As a thoroughly researched and peer-reviewed journal, *Families in Society* presents a balanced view of this key subject. The publication—available in print, CD-ROM, and online—represents the largest single edition of the journal ever produced in its 88 years of publication. Additional follow-up features will appear in future issues, creating an ongoing series focused on the working poor.

## Special Issue Focuses on America's Working Poor

Many low-income working individuals and families increasingly confront significant challenges in their ability to remain economically self-sufficient. A substantial portion of these individuals, referred to as “working but poor,” or “the working poor,” rotate in and out of social service agencies seeking assistance in coping with everyday challenges emerging from insufficient social and/or financial capital.

The newly released special expanded issue of *Families in Society*, “Working But Poor: Next Steps for Social Work Strategies and Collaborations,” spotlights and investigates the growing proportion of American society for whom productive work does not predictably enhance economic position.

Visit [www.familiesinsociety.org/new/workingpoor.htm](http://www.familiesinsociety.org/new/workingpoor.htm) for more information.

### CONSTRUCTS OF POVERTY AND DEMOGRAPHICS OF THE WORKING POOR

Social Empathy: A Tool to Address the Contradiction of Working But Still Poor

Parents' Work, Depressive Symptoms, Children, and Family Economic Mobility: What Can Ethnography Tell Us?

Working and Poor: A Panel Study of Maturing Adults in the U.S.

Structural Reinterpretation of Poverty by Examining Working Poverty: Implications for Community and Policy Practice

### CRITICAL ISSUES IN WELFARE REFORM AND WORK READINESS

Bootstrap Capitalism: Sequel to Welfare Reform

Barriers to Employment Among TANF Applicants and Their Consequences for Self-Sufficiency

Pathways to Employment: The Experiences of TANF Recipients With Employment Services Agencies

The Work Lives of the Low-Income Welfare Poor

### ECONOMIC POLICIES AS BARRIERS TO SELF-SUFFICIENCY

The “Poverty Tax” and America's Low-Income Households

When Working Harder Does Not Pay: Low-Income Working Families, Tax Liabilities, and Benefit Reductions

The Difficulty of Obtaining a Child Care Subsidy: Implications for Policy and Practice

### BUILDING FINANCIAL STABILITY

The Living Wage Movement: Potential Implications for the Working Poor

Improving the Knowledge and Attitudes of Low-Income Families About Banking and Predatory Financial Practices

Improving the Retirement Prospects of Lower-Wage Workers in a Defined-Contribution World

Perceived Effects of Participation in an Asset-Building Program on Construction of Future Possibilities

### INNOVATIONS THROUGH PUBLIC AND PRIVATE PARTNERSHIPS

Promising Practices in the Development and Distribution of Asset-Building Products and Programs

The Collaboration Between Welfare and Advocacy Organizations: Learning From the Experiences of Domestic Violence Survivors

Protecting Vulnerable Workers: How Public Policy and Private Employers Shape the Contemporary Low-Wage Work Experience



## Empowering Families (cont. from page 3)

Developing community-based financial programs also provides collaborative opportunities with diverse community partners, which can broaden social work networks and may result in useful spillovers into other social service programming. In the current project, bankers often were recruited to provide information on banking services, and some bankers also visited classroom sessions or invited classes to visit their banks. This was viewed as a means of personalizing contact with institutions that often were viewed as intimidating, and it also allowed bankers to interact with audiences with which they had little familiarity. Some programs and their banking collaborators also have experimented with providing free or low-cost checking accounts for those who graduate from training.

In university settings, financial training provides linkage opportunities between social workers and extension services, such as training curriculums developed by consumer economists in extension offices. Another benefit of collaborating with these services is that they typically have local offices that provide broad state geographic coverage, which offers excellent infrastructure for training delivery sites.

It also may be possible to incorporate financial training programs into broader civic engagement initiatives that are evolving rapidly in response to concerns about declining community involvement across income groups. That is, programs can be broadly framed as improving the knowledge and capabilities of low-income persons about financial management, housing rights, voting, citizenship rights, and other basic activities necessary for persons to more fully participate in their communities. Doing so may allow those interested in financial training to tap resources associated with civic engagement initiatives, while simultaneously extending the scope of information provided to low-income persons.



Excerpted from "Improving the Knowledge and Attitudes of Low-Income Families About Banking and Predatory Financial Practices" by Steven G. Anderson, Min Zhan, & Jeff Scott. *Families in Society* © 2007.



### Sign up for E-Alerts

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## From the Alliance for Children and Families

The Alliance is pleased to present the special expanded issue of *Families in Society*, "Working But Poor: Next Steps for Social Work Strategies and Collaborations," which addresses the context of the working poor across several important focus areas. As America's largest association of private nonprofit human service organizations, the Alliance knows that trends in recent years have brought new attention to the growing proportion of our society for whom productive work does not predictably enhance economic position.

But, inroads are being made every day with the innovation and commitment by agencies in our association membership. For example, Seedco is a highly-regarded national organization that works with local partners to create opportunities for disadvantaged workers and neighborhood entrepreneurs. The agency has partnered with FEI Behavioral Health, one of the Alliance's three sister companies under our Families International, Inc. (FII) parent company, to test the feasibility of increasing low-wage employee access to supplemental work supports. This project, on a grant from the Ford Foundation, will integrate Seedco's EarnBenefits® program with FEI's "high-touch" EAP and Work-Life programs.

Ways to Work, another affiliated FII organization, is also nationally recognized for innovative efforts to "level the playing field" for low-income workers. By providing affordable loans to working families for over two decades, the program has helped more than 23,000 families stabilize or improve their financial situation through more than \$36 million in loan funds used to purchase vehicles, repair their primary transportation, or other work-related purposes.

United Neighborhood Centers of America (UNCA), the newest of the FII companies, is also one of the oldest associations of neighborhood-based member agencies throughout the country. Formerly known as the National Federation of Settlements and Neighborhood Centers, it was founded in 1911 by Jane Addams and other pioneers of the settlement movement and has a long tradition of advocacy and support for the nation's working poor, communities of color, and immigrant and refugee populations.

We encourage you to learn more about the programs of the Alliance, its membership association, and its sister companies that serve individuals and families who are working but remain poor. For more information, visit [www.alliance1.org](http://www.alliance1.org).





## What's New On the Web

The FIS Web site provides a valuable resource for social service professionals with exclusive editorial content, topic forums, and networking opportunities.

[www.familiesinsociety.org/new.asp](http://www.familiesinsociety.org/new.asp)

## The Impact of Welfare Reform

Revisit the first wave of reports on the impact of welfare reform and the transition for low-income families from AFDC to TANF. This special section from the *Alliance for Children and Families Magazine* includes reports on those affected by welfare reform, innovative programs helping families with their transition to work, and policy recommendations for future directions.

## Faces of Change

In the wake PRWORA, the Alliance for Children and Families launched a new project, *Faces of Change: Welfare Reform in America*, in collaboration with the Community Service Society of New York. An initial study collected first-hand accounts of current and former welfare recipients affected by welfare reform. With support from the W.K. Kellogg Foundation, a subsequent report provides policy analysis based on the study of those stories, and includes chapters on employment, job training, child care, health care, public benefits and transportation.

## National Family Week 2007

Learn more about family advocacy networking through National Family Week (NFW). For more than 30 years, the Alliance for Children and Families has coordinated and promoted this initiative and in recent years has partnered with The Annie E. Casey Foundation. "Connections Count" drives the efforts directed towards supporting and strengthening families. These connections include economic self-sufficiency, family sustaining jobs, dependable transportation, reliable child care, accessible health care, applicable education and training, and affordable housing. Partners in this effort include nonprofit organizations, businesses, governmental entities, education groups, and families.

# The Work Lives of the Low-Income Welfare Poor

Society could test the ability of those on welfare to move beyond the secondary job market if it chose to do so. If so, more resources should go into the minimum wage, Earned Income Tax Credit (EITC), child care programs, and neighborhood development.

Jobs that people leaving welfare typically attain are those in the secondary labor market, which traditionally are more unstable, with lower salaries and fewer benefits, as well as inconsistent hours. Workers faced with those conditions could benefit from support, training, and service programs oriented to the particular barriers of the client.

There are also increasing needs for child care supplementation and child care programs. Particularly in weak economic periods, income supports need to be maintained and public job programs developed as ways to increase the rates of employment and benefits for both leavers and returners to welfare. This will challenge the country's willingness to actually become responsible in facilitating the successful transition from welfare to mainstream employment.

## Types of Employment Barriers and Workplace Conditions

**Transportation.** Public transportation may not be very effective in facilitating job searches or greater employment as it may be part of the economic stratification process. Access to automobiles does seem to stimulate searches and jobs, but government must stimulate greater players in the low-price job market by encouraging credit policies allowing greater access to affordable cars. Other job programs may need to use vans or minivans to be successful.

**Disability and illness** present as strong barriers, particularly for welfare returners. Close coordination with medical service programs seems indicated. Furthermore, more of the disabled could work if specialized training was available to address their particular needs.

**Job skills training and job search workshops** are appreciated by most recipients who avail themselves of these opportunities. Training usually includes basic education, development of generic work related skills, and specialized training to prepare recipients to work.

Those who report stressful working environments may learn techniques of stress reduction or what situations to expect on the job. Issues of authority or getting along with others can be addressed. Support for many of these issues may be gained by ongoing support groups either on the job or within the neighborhood.

**Child care.** Clients may have difficulty finding child care in special situations such

as shift-work, summer work, after school, or when caring for a sick child or infant. Caseworkers may be helpful in working out plans for these types of situations. Overall, mothers are often anxious about leaving their children in uncertain placement, and may be caught between the varying functions of motherhood, providing care for their children, and the need to work to provide family income. Children of the welfare poor may most benefit from structured child care settings; however, the standards of those available often do not inspire trust.



Excerpted from "The Work Lives of the Low-Income Welfare Poor" by David I. Siegel & Ann A. Abbott. *Families in Society* © 2007.

# Resiliency and Families in Poverty

## Family Preservation Strategies

Poverty adversely affects many individuals and their families, but certain attributes and situations serve to moderate the negative effects of poverty. Studies suggest resilient families have adequate support systems, possess an inner locus of control, believe in a higher power, and practice downward comparison. By understanding what helps those in poverty cope effectively despite the stresses related to insufficient income, social workers can identify the skills and attributes that are weak or lacking in their own clients. Steps can then be taken to provide assistance with the goal of strengthening these areas associated with resilience.

Social workers can offer positive support to our clients that will assist other mitigating efforts (e.g., employment training, community development, affordable child care and housing, etc.) in moving them from a position where they are controlled by the effects of poverty to a position of empowerment where they have the resources to overcome poverty's stressors on their family life.

### Strategies for Developing Resiliency in Families Under Stress

**Locus of control.** Those with an internal locus of control (as opposed to external) may view poverty as a situation they are currently in but believe there are options available to them that can help them escape the situation. By starting with small goals, a caseworker can begin to instill a sense of internal locus of control in the family. Beginning small and gradually increasing the goals allows the client to have success as a result of something they have done and eventually believe that they have the ability to influence an outcome.

**Spirituality.** In general, spirituality tends to foster a sense of meaning and purpose in the lives of believers and can act as a buffer against adverse life situations. For families in poverty, spirituality can promote family preservation by encouraging hope and helping to alleviate stress.

**Downward social comparisons.** Individuals may assess their own situation or abilities by comparing themselves with another person. These comparisons allow the individual a source by which to determine their standing within a social context. In many instances, downward social comparisons—comparing oneself with less fortunate others—have been associated with resilience and appears to be significantly related to well-

being. For those sustaining the constant stress associated with poverty, downward social comparison tends to have a positive affect.

**Positive social supports.** Adequacy of a family's social supports can be determined by the number of supports the family has as well as the degree to which these supports are helpful to the family in times of stress. Functional measures assess the type of support and the degree to which the support is helpful. These measures of social support systems can include emotional support, informational support, social companionship, and instrumental support. When the type of support (emotional, informational, structural, companionship) matches the area of need, the benefits are most advantageous for those in crisis.

One way to help preserve families in poverty is to establish or increase positive social supports that can serve as buffers to the stresses related to poverty. A social worker can determine whether an individual's social supports are adequate or inadequate in a number of ways. Standardized instruments can be used to compare an individual's supports to an average, and social workers can use diagrams to help delineate the relationships between the client and their supports.



[WWW.CE4ALLIANCE.COM](http://WWW.CE4ALLIANCE.COM)

At a time when budgets are tight and dwindling, you may find your options for staff training and development becoming more limited. The Alliance for Children and Families recognizes this dilemma and continually works to provide quality and cost-effective resources.

As part of that effort, the Alliance's online continuing education program, **CE4Alliance**, can help you and your staff keep up-to-date, learn from the innovators, and earn credits.

Use this CE program with the *Families in Society* research and practice archive and your agency will have powerful tools to compliment staff development and quality improvement (QI) efforts. The flexibility and affordability are additional advantages to a program that provides competent, consistent, and interdisciplinary learning.

Don't miss out on new program features, added courses, and surveys, add your agency's staff training or QI coordinator to our mailing list.

To sign up, send an email to:  
[info@familiesinsociety.org](mailto:info@familiesinsociety.org).



**“The site is easy to use and the entire process is user-friendly. It is refreshing that the items were detailed and specific, though clear.”**

Daniel Williger, PhD  
Licensed Psychologist  
Provident Counseling  
St. Louis, MO

## ON THE WEB

### Working But Poor: Special Issue Web Section

This Web section has additional information and links related to the “Working But Poor: Next Steps for Social Work Strategies and Collaborations” special issue. Available resources include:

- Issue overview
- Editorials
- Article abstracts and summaries
- Contributor biographies
- *Practice and Policy Focus* electronic newsletter
- Order page for print and CD-ROM copies

**For more  
information, visit the  
Web site below:**



[www.familiesinsociety.org/new/workingpoor.htm](http://www.familiesinsociety.org/new/workingpoor.htm)



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