



## Economic Reversals: Challenges and Opportunities

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## Just a thought...

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## Problem is NOT new

- o Long time coming
- o Figures continue to rise (9/14/2011, Yen):
  - US Census bureau reports that the nation's poor now numbers 46.2 million Americans or 1:6 Americans now in poverty
  - 49.9 million Americans are without health insurance
  - Overall poverty rate is 15.1% (up from 14.3% for 2010)

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### Not new, continued

- o 11/8/2011 (Holland):
  - US Census Bureau adjusts figures due to recalibration of federal model of hardship—49.1 million Americans in poverty
  - 2.8 million people joined the ranks of the poor in Western states—regional poverty rate rose from 15.4% to 19.4%.
- o 11/30/2011 (Grusky):
  - Total number of unemployed Americans to be 13.9 million.
  - Approximately 2/5 of that number counts as long-term unemployed
  - 8.9 million are underemployed
  - 2.6 million are “marginally attached”
  - 15 million are imprisoned

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### California's Wealth Pyramid (Anderson & Ross)

- o Income gains overwhelmingly among the wealthy
  - Top 1% gained 50% in average income over last 20 years
  - Middle fifth lost 15% in average income
  - 2009 divide: Top 1% averaged \$1.2 million—more than 30x that of the middle fifth

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### Wealth Pyramid, continued

- o 1 in 6 Californians live in poverty
- o California's millionaires are a fraction of a percent of the population, yet had combined incomes of \$100 billion in 2009
- o Income gap is one of the widest in the nation; City income gap for Los Angeles and San Francisco are among the widest among large US cities
- o US actually has LESS economic mobility than many other industrialized nations

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**Where the rubber meets the road, or, So what are we seeing...**

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- o Double-whammy for separating/divorcing parents
- o Increased move-aways
- o Multigenerational households
- o Increased filings for custodial time and child support
- o Increased filings re: parentage for older children
- o Increased long term absences due to deployments

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**What can we do?**

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- o Acknowledge difficulty
- o Think outside the box
- o Offer some practical ideas
- o Consider the best plan for NOW and the near future
- o Consider conditional orders (i.e., if this, then that)

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**What can parents do?**

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- o Consider trade-offs: A move away might decrease the day to day expenses of living but would also decrease available time and increase transportation costs and difficulties
- o Look beyond: What are the ramifications for the relationship? What am I willing/able to do to mitigate the negative impacts? What are the other alternatives?
- o Remember that stability and consistency CAN come in different forms.
- o Seek additional support for self and children (e.g., mental health care)
- o If living in a multigenerational household, clarify roles and responsibilities with other family members. Develop an "exit strategy".

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### Some ideas for parents about children...

- o Get thee to the web! Many websites offer suggestions for the long-distance and not-so-long-distance parent
- o Think beyond the comfort zone; Creativity and flexibility are key
- o Learn to access community resources
- o Acknowledge financial reality
- o [Little Things Long Remembered](#) (Newman, 1993)
- o Remember that the *Keep It Simple* principle applies

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