

ABSTRACT

The issues of Poverty are hunger, education, family, racial inequality, social inequality, disability and more. This month we look at the family and its role in perpetuating or preventing poverty.



Family and Poverty:
How Poverty affects the family unit

Families who live in poverty face a unique set of trials and hardships that carry over into many facets of life and society. There are many issues that arise from poverty such as: lack of food, inadequate housing, lack of reliable transportation, lack of childcare, limited access to medical and dental care and opportunities for extra activities. Many families living in poverty are dealing with extreme stress that can further cause health issues and tension felt by all who are living in the home. If a family struggles and there isn't access to food, medicine, and other necessities during pregnancy, the baby within the womb doesn't thrive and could be born at a low birth weight. As a child grows into the infant stage, they may suffer from delayed growth and experience frequent sickness. Stunted physical and mental development may occur during the toddler years. School-aged children can face learning difficulties or may even

Children in poverty are more susceptible to illness so they are more likely to miss school. This increases the odds of them being adults in poverty.

Often times teachers and other school administrators aware of the poverty of these families will inadvertently lower their expectations for these children.

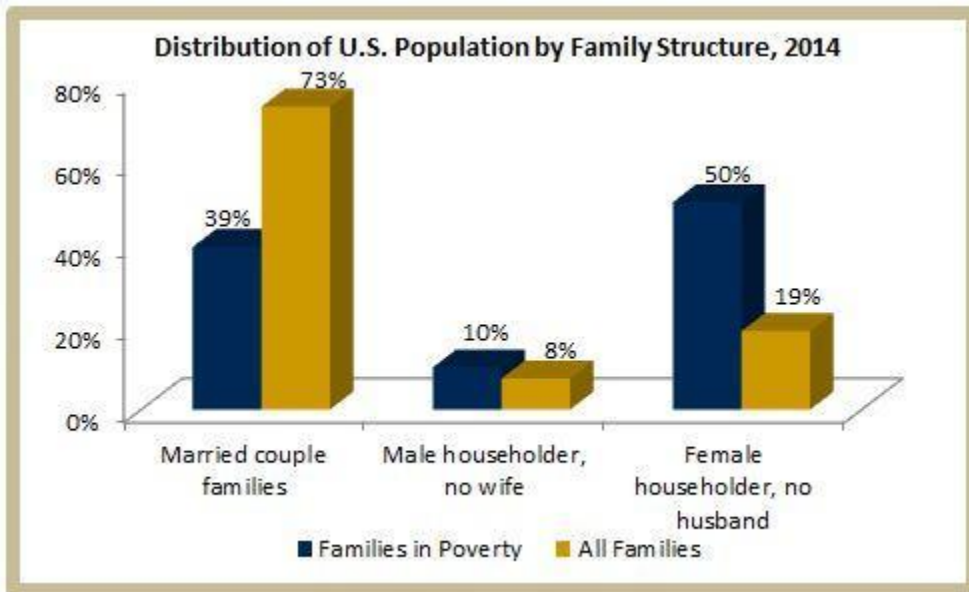
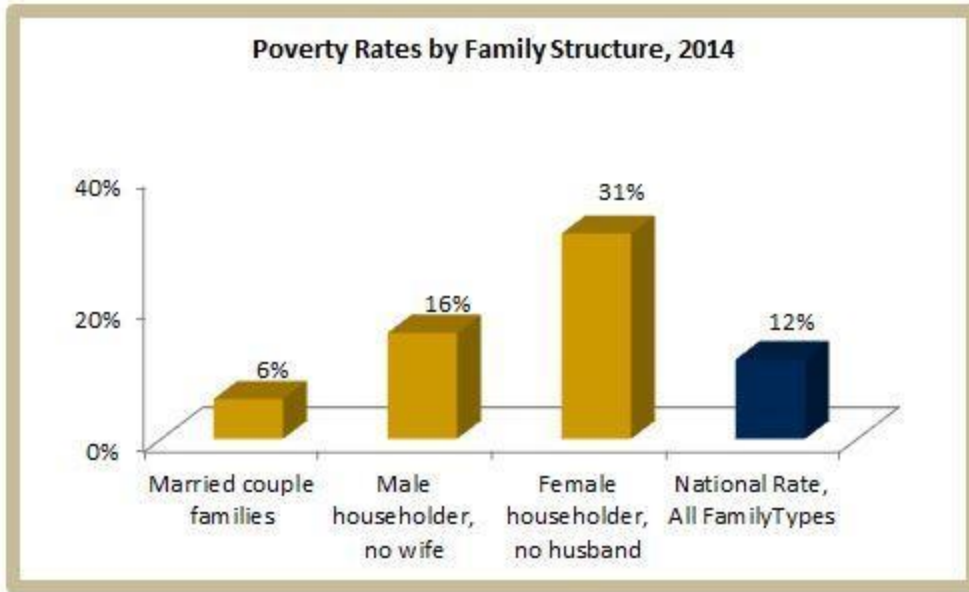
find themselves unable to attend school. The effects of poverty can follow a child into adulthood, leading to chronic illness and lack of education or the ability to work.

In 2014, the overall poverty rate was 15%. Approximately 12% of all families in the United States were in poverty. Poverty rates by type of family ranged from 6% to 31%.

The poverty rates by type of family were:

- *6% of married couple families were poor*
- *16% of families with male householder, no wife present were poor*
- *31% of families with a female householder, no husband present were poor*

Notice these numbers and consider how important a traditional family really is to our community.



According to the Kaiser Family Foundation, nationally, 20% of African Americans live in poverty, along with 16% of Hispanic, 22% Native Americans, 13% of multiple races, 8% of whites.

The numbers for the state of Oklahoma are even higher. 24% of African Americans, 18% of Hispanics, 16% multiple race, and 10% of whites in Oklahoma are in poverty. The only people group in the state with a slightly lower average of those in poverty in Oklahoma are the Native Americans with 17%

This poverty affects not only, the family, but society as a whole. The schools are affected as a result of the student's inability to focus due to the stresses of family life. It's difficult to learn on an empty stomach. Perhaps the child will need added attention from the teacher causing other students to not receive the instruction time needed to fully grasp the day's lesson. If the family lacks medical insurance due to being unable to afford it, then healthcare suffers. The expenses may have to be covered by tax dollars or a hospital or clinic with a sliding fee scale based upon income may be the only solution. Such clinics are often over-crowded and unable to provide the care needed for each individual. The effects of poverty are more than just missing a meal. Families struggle with chronic food insecurity, hunger, and malnutrition. When families don't have the food that their minds and bodies desire, their health and livelihood falter, trapping them in a vicious cycle of affecting one generation after another. The only way to combat the problem is to break the cycle of poverty and build strong communities. This enables every person to have enough nutritious food to live a healthy and productive life.

Family structure is important to the well-being of children. Parents and family life influence a child's well-being throughout early development and into adulthood. The family unit plays an instrumental role in cognitive, social and emotional development. Research shows that children born into intact married parent families are more likely to thrive economically, socially and psychologically. Having children outside of marriage is associated with higher child poverty, poorer educational outcomes for children, and greater public costs, including increased child support enforcement expenditures.

According to the Census, children in married households are the least likely to be in poverty at 11 percent. Children living in single-mother households have poverty rates more than twice that of children in single father homes (48 percent vs. 22 percent). There is also a wide range of negative psychological effects caused by poverty.

Children are at a greater risk of behavioral and emotional problems, which could include impulsiveness, difficulty getting along with peers, aggression, attention-deficit/hyperactivity disorder, and conduct disorder. There may also be intense feelings of anxiety, depression, and low self-esteem. Parents may face chronic symptoms from the effects of poverty like stress and depression. Married couples may also feel marital distress and exhibit tougher parenting behaviors. There are also a lot of misunderstandings about people who struggle with poverty that often make them feel like failures as parents or feel embarrassed. Many are caught up in the results of a nasty cycle of poverty and its adverse effects and often are trapped in this cycle for many generations.

One of the reasons many parents living in poverty experience extreme stress is that they are focusing all of their energies on survival, often living in fear wondering how to pay for unexpected expenses, as they are often living from pay check to pay check. Parents under economic stress are less able than other parents to provide adequate levels of support and control. Parental time with children is a form of “social capital.” A parent that is stressed over the inability to provide for immediate needs may find themselves emotionally and cognitively distant from their children. Both money and parental time are associated with family structure in ways that could explain poorer outcomes for children in single-parent families and stepfamilies. Economic resources are the predominant explanation for problems of children of mother-only households, since single mothers have much lower incomes than married couples. Much of this income difference is due to the effects of divorce or nonmarital births, rather than to preexisting differences between women who experience these events.

Poverty is commonly a problem of non-intact families. In 2015, five times as many single, female-headed families were in poverty compared to married-couple families. Marriage is the most effective safeguard against child poverty. The decline in rates of marriage is significantly associated with an increase in child poverty because marriage decreases a child’s probability of living in poverty by 82 percent. Along with high school graduation, family intactness has the greatest influence on the proportion of women and children living in poverty. Not surprisingly, then, children raised in married

families are less likely to rely on government assistance. According to 2012 Census data, 50.0 percent of families with single mothers and 29.5 percent with single fathers participated in means-tested programs in an average month, compared with 14.7 percent of married-couple families. Living with two married parents produces innumerable positive outcomes in children that increase their ability to reach their potential and move up the income ladder.

The full burden of poverty for children frequently includes early and repeated exposure to stress and environmental hazards. Children living in poverty are exposed to more family turmoil, violence, separation from their families, instability, and receive less social support. In addition, children living in poverty generally experience less cognitive stimulation and enrichment in comparison to wealthier children. For example, low-income parents speak less often and in less sophisticated ways to their young children, and are less likely to engage jointly with their children in literary activities such as reading aloud or visiting the library, compared with middle-income parents. Low-income households also tend to have smaller designated play spaces for young children, have fewer home learning resources (e.g., age-appropriate toys, books), and are less likely to have access to a home computer or the Internet. For these reasons, it is not surprising that individuals raised in poor families have elevated rates of learning, behavioral, mental health and physical health problems that persist into adulthood.

Experimental manipulations of income among families, such as conditional cash transfer or welfare-to-work programs are important approaches to study the effect of income on child development, as such programs often increase total income for families at or below the federal poverty line. Economists consider such approaches as one way to study causal effects of child development. Recent work by Duncan, Morris, & Rodrigues pooling nearly 20,000 observations of children ages 2 to 15 found increased household income led to improvements in children's cognitive performance, specifically at younger ages. These investigators, along with Dahl & Lochner, found a \$1,000

increase in family income raised children's cognitive outcomes, such as math and reading test scores by 6% of a standard deviation.

These days, we're told that the American economy is strong. Unemployment is down, the Dow Jones industrial average is north of 25,000 and millions of jobs are going unfilled. But the question is not, Can I land a job? (The answer is almost certainly, Yes, you can.) Instead the question is, What kinds of jobs are available to people without much education? By and large, the answer is: jobs that do not pay enough to live on. In recent decades, the nation's tremendous economic growth has not led to broad social uplift. Economists call it the "productivity-pay gap" — the fact that over the last 40 years, the economy has expanded and corporate profits have risen, but real wages have remained flat for workers without a college education. Since 1973, American productivity has increased by 77 percent, while hourly pay has grown by only 12 percent. If the federal minimum wage tracked productivity, it would be more than \$20 an hour, not today's poverty wage of \$7.25.

The Bureau of Labor Statistics defines a "working poor" person as someone below the poverty line who spent at least half the year either working or looking for employment. In 2016, there were roughly 7.6 million Americans who fell into this category. Most working poor people are over 35, while fewer than five in 100 are between the ages of 16 and 19. In other words, the working poor are not primarily teenagers bagging groceries or scooping ice cream in paper hats. They are adults — and often parents — wiping down hotel showers and toilets, taking food orders and bussing tables, eviscerating chickens at meat-processing plants, minding children at 24-hour day care centers, picking berries, emptying trash cans, stacking grocery shelves at midnight, driving taxis and Ubers, answering customer-service hotlines, smoothing hot asphalt on freeways, teaching community-college students as adjunct professors and, yes, bagging groceries and scooping ice cream in paper hats.

It is only when the voices of the poor and vulnerable, who have a stake in shaping their future, are heard and heeded that development can become sustainable.

We have had systems in place such as welfare, food stamps, and government assisted housing. However, it seems to have done little to help shorten the gap between the wealthy and those in poverty. In many cases, it has created a system of dependency rather than freeing those seeking assistance a true way out of poverty. With each raise in wage, a decrease in food benefit means many may be tempted to settle for the lower wage instead of seeking improvement in wages. At the same time, many low wage earners are working more hours, spending less time with family, and still not making enough to provide for basic necessities. While reform may be needed, it seems a grassroots movement may be the immediate solution.

Education from a very young age is a much needed resource. Teaching children how to save and manage money through budgeting techniques is necessary. Poverty within the family unit is most often generational. The mentality of most families in poverty is simply survival, making it day-to-day, and focus on the immediate verses long term financial planning. A grassroots movement could bring some immediate, if albeit, small relief. Imagine a middle class family adopting a family in poverty to help with some immediate needs. A family in poverty which never gets to experience a road trip travelling with a family to visit a museum or a nice park in a different city provides an educational experience which will build confidence and broaden the perspective of both families. Children in a middle class or upper middle class family sharing toys or working alongside others will help open their eyes to the needs of others. Lobbying congress and making please to state legislature may be needed, however, the fact remains that the issue of poverty is very real. While the lobbying takes place, people are still hungry. While we research and plan, the effects of poverty keeps taking its toll. While we shouldn't neglect seeking to bring awareness to poverty related issues to congress and senate and seek government led programming, it is time for churches and individuals to stand in the gap. Jesus encourages to feed the hungry and clothe the naked. Scripture teaches the church is to look after the widow and orphan and to not show favoritism to the wealthy over the poor. If you are not actively involved in some capacity, please consider how you may be part of the solution, both immediate and long term.

Suggested Steps for Making a Difference

- We need to see those who are living in poverty as one of us. They must not be defined by their poverty but instead we must look at them for their potential.
- We must not lower the standards for those in poverty. They are stronger, smarter and have all of the potential as anyone else. They simply need some help with the resources to get to their dream.
- Churches need to offer more classes on how to have a healthy marriage.
- Marriages must be honored and respected as an encouragement for others to get and stay married.

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