

CAUSES OF POVERTY:

Findings from Recent Research

By Amy Rynell

The Heartland Alliance
Mid-America Institute on Poverty

October 2008



Acknowledgements

Funder

This report was supported by a grant from the Chicago Community Trust.

Editorial Support

Jim Lewis, Chicago Community Trust

Amy Terpstra, The Heartland Alliance Mid-America Institute on Poverty

Research Team

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1. Background on Methods

Over the past 25 years significant structural changes have occurred in the United States that have influenced poverty, making current-day poverty different in some ways from poverty just a few decades ago. These structural changes include transformations in our economic structure such as the shift from manufacturing employment to service-sector employment; the de-institutionalization of people with mental illnesses into community settings; welfare reform, which resulted in an emphasis on work over welfare; changes in immigration patterns; and skyrocketing rates of incarceration. Given these considerable changes, the vast majority of the literature referenced in this summary is from the mid-1990s through 2007 to capture what has been learned about poverty within this new context. Studies prior to this time period are referenced when they are the most recent available and/or are landmark studies that are still applicable to the issue being addressed.

The majority of the literature referenced here on each specific poverty-related issue is primary research that used rigorous econometric or statistical methods and robust nationally representative data sets. Included are studies and findings that surface throughout high quality literature reviews on the specified issues. Most have been published in journals or at poverty institutes affiliated with universities. The assessment of the methods of analysis used in the referenced research was rooted in peer reviews, frequency of citations, and perceived quality; for the purposes of this summary the methods were not re-analyzed or tested. Though there is a large body of international research on issues related to poverty, the research addressed here is almost exclusively focused on findings within the context of the United States.

What follows is an analysis of these characteristic causes of poverty as well as research on issues that impact income, earnings, and poverty, some of which can be considered proximate determinants of poverty. These issues include characteristics and life experiences that put people at risk of not working or not working enough to prevent entry into poverty, such as race and gender of head of household, strength of the economy, quality of wages, human capital (education) of working age adults, health or disability status of household members, having a criminal record, being an immigrant, having experienced domestic violence, and neighborhood conditions. Certain events are more influential for various subgroups within the at-risk-of-poverty population than they are for others.

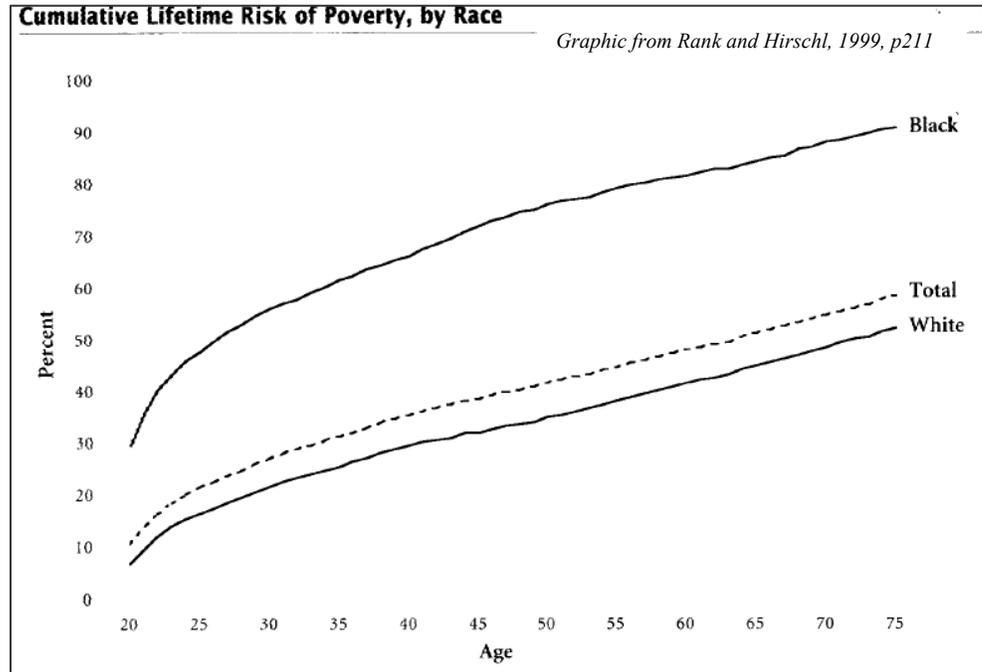
This summary does not include an analysis of the public benefits determinants of poverty, and as such, discussions of benefit levels and impacts for unearned income sources such as disability income and welfare are not included.*

* Throughout this paper we typically apply terminology as used by the researcher being cited. This is most prevalent in the use racial and ethnic terms, such as black versus African American, or Hispanic versus Latino.

2. Poverty Overview: Scale and Dynamics in the United States

The scale and conditions of poverty make it one of the most pressing social issues facing the nation. **Over 36 million people in the United States are living in poverty and 54 million are at severe risk of falling into poverty.**¹ The annual rate of entry into poverty for the total population of the United States has been estimated at roughly three percent per year.²

Poverty will touch the majority of Americans at some point during adulthood. It is estimated that, on average, 60 percent of 20 year olds in America will experience poverty at some point during their adult years and about **half of adults will experience poverty by the time they are age 65.** As shown in the *Cumulative Lifetime Risk of Poverty, by*



Race graphic, 27.1 percent of adults will experience poverty by the age of 30, 41.8 percent by the age of 50, and 51.4 percent by age 65.³ In addition, one third of the overall population of the United States will experience extreme poverty in their lifetimes, with incomes below half of the poverty line.⁴

Poverty is not a fixed state. Rather, the state of poverty is fluid with families moving into and out of poverty at different points in time. Almost half of the spells of poverty are quite short: nearly 45 percent end within 1 year, 70 percent are over within 3 years, and 12 percent last 10 years or more.⁵ In general, research suggests that **the longer a person has been poor, the less likely it is that he or she will escape poverty.**⁶ Further complicating matters, though many spells of poverty are short, there is substantial risk of returning to poverty after having exited. Poverty reentry rates are relatively high: **half of all individuals ending a poverty spell in a given year will again have incomes below the poverty line within 4 years.**⁷

There are considerable disparities in the rates of poverty entry across racial groups. While overall the majority of people who are poor are white, individuals who are black are much more likely to experience poverty than those who are white. Race is foremost among the distinguishing characteristics with respect to a child's probability of experiencing poverty.⁸ Virtually every

black American will experience poverty at some point during his or her adulthood: **9 out of every 10 black and 1 out of every 2 white American adults (age 20 and up) who live out a normal lifespan (defined as to age 75) will at some point experience poverty.**⁹ Similar disparities exist in the likelihood of reentering poverty after having escaped it: more than half of all people who are black and around one third of people who are white that fall into poverty in some year will have family incomes below the poverty line in 5 or more of the next 10 years, with the average time in poverty over the next 10 years at over 4 years. Among people who are black, the probability of returning to poverty after 1 year out is more than a third.¹⁰

In looking at poverty across all ages, the poverty rate for children remains higher than for any other age group and for elderly who become poor, poverty is more persistent. **Nearly half of the children in the United States will become economically vulnerable at least once during their childhood; and about one third will actually fall below the poverty line.**¹¹ Long-term child poverty is unequally distributed: almost 9 out of 10 long-term poor children are African American.¹² In addition, it can be long lasting: poor children are many times more likely than non-poor children to be poor in their mid-twenties (24.1% versus 3.8%).¹³ While Social Security has had a tremendous impact on reducing poverty rates for seniors, along with the fact that people who are older are less likely to enter poverty¹⁴, poverty still persists for almost 3.4 million people age 65 and older.¹⁵ Households headed by an older adult (age 55 and over) are less likely to exit poverty than other age groups.¹⁶

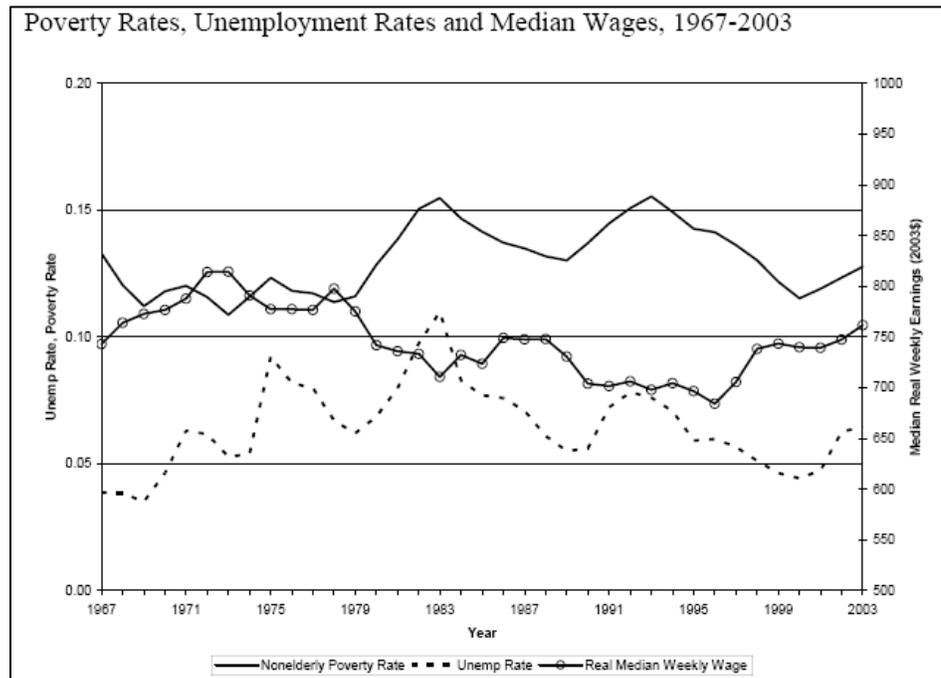
Finally, it is common in American thinking to believe that all people have the likelihood of experiencing upward mobility, regardless of their economic standing at birth. Recent research finds that while there is considerable mobility, there is also considerable persistence of income status.¹⁷ Intergenerational elasticity in earnings is estimated to be around 0.6 – this is the correlation in earnings between parents and their children in adulthood. **This means that for a hypothetical family of four whose current income is at the poverty line, it would take the descendants of the family 5 to 6 generations (125 to 150 years) before their income will be within 5 percent of the national average.**¹⁸ Estimates of intergenerational mobility are significantly lower for families with little or no wealth.¹⁹ African Americans and single mothers and their children are less likely to be upwardly mobile than other groups.²⁰

So what has been proven to cause these entries and reentries into poverty? The first three sections of this brief focus on economic, employment, and human capital factors. Those are followed by a section on household composition factors, including teen parenthood, marital status, and female-headed households. The remaining sections discuss events and characteristics that may increase someone's vulnerability to low earnings and poverty, such as having a criminal record, experiencing domestic violence, or living in a high poverty neighborhood.

3. What is the Relationship of Macroeconomic Performance to Poverty?

Macroeconomic performance is commonly considered to be a key determinant of poverty.²¹ There are clear business cycle effects with poverty rates declining with economic expansions and rising during recessions. A strong economy typically results in reduction in poverty because more jobs are created, unemployment drops, and wages increase. Recessions, on the other hand, have a disproportionate impact on lower-income families because they cause rising unemployment, a reduction in work hours, and the stagnation of family incomes – all of which have the greatest impact for those with the least income to begin with.

Unemployment rates, wages, and inequality are used to measure the impact of economic performance on poverty, and all have rather consistently predicted poverty over the past two decades.²² To use one example, as shown in the *Poverty Rates, Unemployment Rates and Median Wages, 1967-2003* graphic, **year-to-year changes in the poverty rate are roughly correlated (rising or falling) with unemployment.**²³



Graphic from Hoynes, et. al., 2005, p.46

Further refined analyses of the effects of increases in the unemployment rate find the following:

- Overall, a one-percentage-point increase in the total unemployment rate in the 1990s, holding all other factors constant, resulted in an estimated four- to nine-tenths-percentage-points increase in the poverty rate.²⁴
- Each one-point increase in the unemployment rate of males aged 25 to 64 increases poverty by about 0.7 percentage points in the same year.^{25 26}
- Every one-percentage-point increase in the local area unemployment rate decreases the probability that less-educated black males are employed by 2.7 percentage points.²⁷
- Each one-percentage-point increase in unemployment is predicted to lower the growth of income among young families by 1.6 percent, with a diminishing impact of unemployment by age.²⁸

Low unemployment rates reduce poverty by increasing the likelihood that low-skilled, lower-wage workers will become employed or will work additional hours. Low unemployment has always disproportionately benefited less-skilled workers. When employment grows (resulting in a tight labor market), people who are previously unemployed, part-time workers, people who are underemployed, and those out of the labor market (all groups at increased risk of poverty) are most able to benefit. Employers rely on less traditional sources of labor, and are more likely to hire and train workers who might not have been considered for more skilled positions in a different economy when they have fewer openings.^{29 30} Disadvantaged workers, including minorities, younger workers, high school dropouts, single mothers, and immigrants, had particularly strong wage gains in the latter part of the 1990s when the national economy was very strong and the unemployment rates were low.³¹

Both the availability and the quality of employment significantly affect poverty. **Recent structural changes in the economy of the United States, as evidenced by the decline of manufacturing sector jobs and the increasing role of the service sector employment, have a pronounced impact on low-skilled workers.** There has been significant erosion of wages and compensation for workers resulting from the employment shift to low-paying industries since the 1980s.³² As seen in the *Poverty Rates, Unemployment Rates and Median Wages, 1967-2003* figure, wages today are well below their levels in the 1970s. Service sector job growth represents the most prominent shift in employment occurring in metropolitan areas across the United States today.³³ These jobs typically offer low-wages, part-time positions, and limited career potential or upward mobility. This changing economy has disproportionately hurt less-skilled workers who traditionally benefited from manufacturing jobs. In the face of severe deindustrialization, service jobs do very little to protect a community from becoming poor.³⁴

Ongoing employment shifts to the service sector reinforce continued African-American economic vulnerability, especially among less-educated workers. **An African American individual living in a metropolitan area with a one-percentage point increase in the proportion of employment in the service sector was 27.4 percent less likely to exit poverty.** African Americans' were also less likely to exit poverty when living in metropolitan areas with a declining proportion of workers employed in manufacturing (both affect people who are black much more than whites, as people who are black are over-represented in these sectors).³⁵

Unionized workers typically earn higher wages than comparable non-union workers and historically unions have helped less educated workers obtain higher wages than they could get otherwise.³⁶ In addition, unions raise the wages of minorities more than those of whites.³⁷ The estimate of the degree to which union wages exceed non-union wages range from 14.7 percent to 28.1 percent.³⁸ However, unionization has declined dramatically: 43.1 percent of blue-collar workers were unionized in 1978 versus just 19.2 percent in 2005. **The falling rate of unionization has lowered wages, not only because some workers no longer receive union wages, but also because there is less pressure on non-union employers to raise wages**³⁹

Forces largely seen as outside of the control of individuals have dramatic impacts on income, earnings, and poverty. Recessions, high unemployment, the decline in the manufacturing sector and growth in the service sector, and declining unionization depress earnings and increase poverty, particularly for disadvantaged workers.

4. What Aspects of Employment Trigger Entry into Poverty?

Employment has a tremendous effect on earnings and consequently poverty. Important factors include job loss, declines in earnings, reductions in wages or hours worked, and growth in low-wage sectors.

Studies that test different events that trigger poverty find that the likelihood of entering or exiting poverty is highest for persons living in households with employment changes, when controlling for demographic and economic factors.⁴⁰ **Individuals in households that experience a loss of employment are the most likely to enter poverty.** Nearly 20 percent of those entering poverty had a head of household lose a job.⁴¹ Looking more broadly at all adult workers in the household, more than 40 percent of people who enter poverty live in a household that experienced a job loss by the head, spouse, or other household member. Twenty-five percent of female-headed households enter poverty as a result of job loss.⁴²

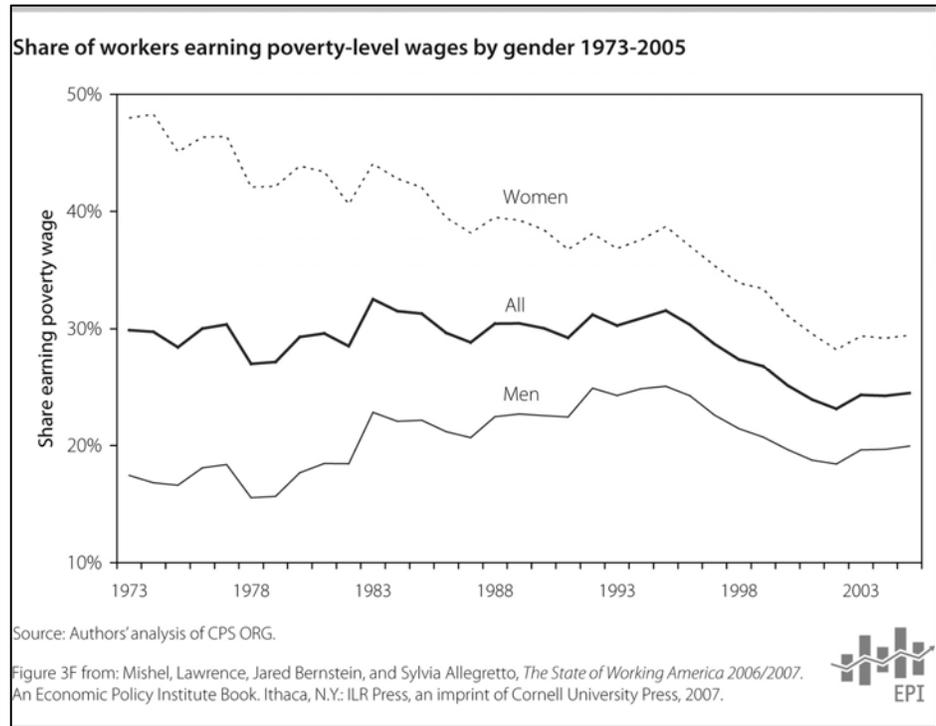
Some research looked at declines in earnings more broadly instead of solely job loss and found these declines trigger poverty. **Almost half (49.3%) of poverty spells begin when the household experiences a decline in earnings:** 37.9 percent coincide with a fall in the household head's earnings and 11.4 percent of entries coincided with a fall in the spouse's or other family member's earnings.⁴³ The amount of labor force attachment (weeks worked) is also a key indicator of whether or not someone will be poor. Among workers who do not have full-time, full-year employment, below poverty income is a substantial problem.⁴⁴ In looking specifically at children's entries into poverty, changes in the labor supply of secondary earners (other than head of household) as well as the head of household, coincides with children becoming poor.⁴⁵

Employment alone does not prevent entry into poverty if the wages are too low. As mentioned earlier, structural changes in the economy have contributed to a rise in low-wage employment. It is well established that workers at the lower end of the wage distribution have not fared well in recent decades, with the exception of the boom of the latter half of the nineties,⁴⁶ and are on the receiving end of the worst the formal labor market has to offer. When available jobs are concentrated in low-skill occupations with shrinking wages, limited benefits, poor working conditions, and fluctuating schedules, labor force participation may not be sufficient to keep some workers and their families out of poverty.

Over 29 million workers, or one-fourth (24.5%) of the workforce in the United States earns poverty level wages (the hourly wage that a full-time, year-round workers must earn to sustain a family of four at the poverty threshold).⁴⁷ The average hourly wage for this group is \$7.36 versus \$18.07 for the total workforce. The workers are disproportionately female, minority, non-college educated, and new younger entrants into the workforce. They are more likely to work in retail trade and service industries and are less likely to work in durable manufacturing, transportation, finance and information services, and government.⁴⁸

Across the United States, **median annual earnings of full-time, year-round workers fell in 2006, for the third year in a row**, down about 1 percent for both men and women. In particular, African Americans have experienced large drops in median annual earnings since 2000, posting a loss of about \$2,800 (or 8%) in inflation-adjusted dollars.⁴⁹

Women are much more likely to earn low wages than men. In 2005, 29.4 percent of women earned poverty-level wages or less, significantly more than the share of men (19.9%). **On average, women’s median wage is only 82 percent of that of men’s wages (\$12.82 versus \$15.64).**⁵⁰



Some groups of workers, particularly minorities, are disadvantaged in the labor market due to discrimination by employers. In lieu of a criminal background check, some employers use race to infer past criminal activity and hence are much less likely to hire black men. It is estimated that such **discrimination against black men reduces the demand for their labor by at least 10 percent to 13 percent, with large implied effects on their wage and employment rates.**⁵¹ Studies find that people with and without criminal records who are black both receive many fewer job offers than their white counterparts in each category; in fact people with criminal records who are white generally receive as many job offers as people who are black without a record.⁵²

A number of workers, particularly in low-income neighborhoods, are attached to work via an underground economy or informal labor market and hence income is likely understated in many of the datasets. This type of **‘off the books’ employment typically results in workers experiencing unstable incomes and difficult working conditions.**⁵³ It is likely that much of the employment in this sector is not greatly reducing the risk of poverty.

Employment and related changes, such as job loss by an adult in the household, joblessness, decline in earnings due to job changes, reduction in wages or hours worked, discrimination in hiring, and employment opportunities concentrated in low-wage sectors, greatly increase the likelihood that a household will become poor. Women are much more likely to earn poverty level wages, and black male workers have been especially affected by earnings decreases and discrimination in hiring.

5. How Does Human Capital Development Impact Employment and Poverty Chances?

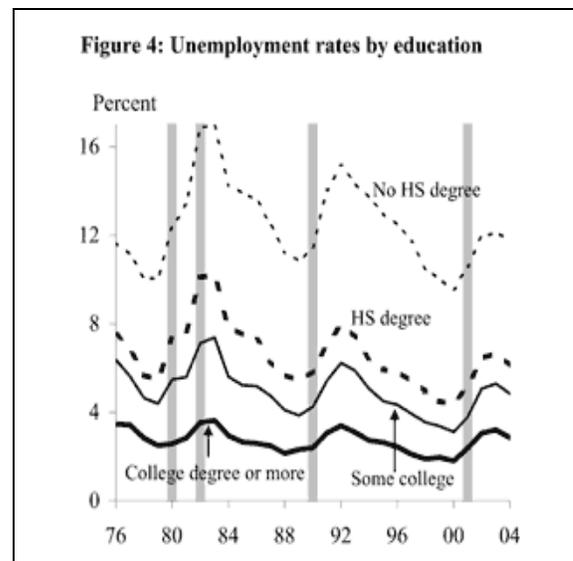
Human capital corresponds to the quality of jobs and earnings workers can expect to get. Level of educational attainment is probably the most important aspect of human capital development but job training, skills, work experience, and social networks also play important roles. A variety of studies show that a statistically significant effect of schooling exists with rates of return ranging as high as 16 percent per year.⁵⁴

Persons without a high school diploma are significantly more likely to be poor in the United States: **22.9 percent or 6.4 million people without a high school diploma are poor versus only 3.6 percent or 2 million people with a college degree or higher.**⁵⁵

Education is a strong predictor of poverty status.⁵⁶ Higher educational attainment of the household head is associated with a lower probability of entering poverty. Persons who live in households headed by individuals with more than a high school degree are the least likely to enter poverty, followed by persons in households where the head has a high school degree only. **Those in households headed by persons with no high school degree are the most likely to enter poverty of any educational grouping.**⁵⁷ Conversely, persons with greater education levels and those who increase educational attainment have higher poverty exit rates.^{58 59}

Multiple studies have shown that high school dropouts are more frequently unemployed than graduates.⁶⁰ As seen in the chart *Unemployment rates by education*, **individuals without a high school degree on average experience unemployment rates that are 3 to 5 times greater than the rates experienced by individuals with a college degree or more.**⁶¹ The more education an individual has, the more likely it is that he or she will become employed.⁶²

Despite the value of a high school degree in preventing poverty, high school non-completion rates are very high. Approximately one-third of high school students do not graduate after 4 years of high school.⁶³ Almost 28 million adults age 25 and up in the United States in 2006 did not have a high school diploma or equivalent.⁶⁴ Research indicates there are a number of factors, including



Graphic from Valetta & Hodges, 2005, p3

socioeconomic status, race/ethnicity, single-parent families, siblings' educational attainment, and family mobility that are correlated with the likelihood of dropping out. Socioeconomic status, most commonly measured by parental income and education, has the strongest relationship to dropping out.⁶⁵

Multiple studies have shown that even when employed, high school dropouts earn less money.⁶⁶ **Wages have declined considerably for those without a diploma.** The economic status of young dropouts has plummeted since the late 1970s. Employment and earnings prospects have declined, with earnings declining in absolute terms and also relative to the incomes of those with more education.

- The earning power of 25- to 34-year-old dropouts who work full time for a full year (in constant 2002 dollars) has been in steady decline, during a developmental phase vital to getting established in the workforce and as an independent adult, and to forming families.⁶⁷
- In 1971, 25- to 34-year-old male dropouts earned \$35,087 annually on average, (in 2002 dollars), falling to \$22,903 in 2002, a decline of 35%. In the same period, the earnings of female dropouts fell from \$19,888 to \$17,114. For female dropouts the average earnings would keep a three-person family out of poverty but not a four-person family. The average 25- to 34-year-old dropout in this age group working full-time for a full-year is hovering around poverty-level earnings in terms of supporting a family.⁶⁸
- Earnings also fell for high school graduates though not as severely as earnings for those without a high school diploma.⁶⁹

In addition to education, work experience and skills play a role in labor market success or failure. Poverty is endemic among individuals with no work experience – **roughly 1 in 5 people with no work experience in the previous year were poor.**⁷⁰ A number of market changes have made it harder for less-skilled to earn their way out of poverty including changes in productive technologies, globalization of labor markets, and movement of jobs from central cities to suburbs.⁷¹

Education correlates with earnings, and employment status and school failure is a good predictor of future economic status. Employment and earnings prospects have declined for those without a high school diploma, with earnings declining in absolute terms and also relative to the incomes of those with more education. There was a time when a high school diploma was sufficient to prevent poverty entry but that day is no longer. It actually took relatively more education and work hours to lift children out of poverty in 1999 than in 1969.⁷² The economic disadvantage of lower education levels is hard to overcome without increasing one's education.

6. What Household Composition Factors Increase the Likelihood that a Family will Enter Poverty?

A number of household composition factors including having children, teen parenthood, marital status, and female-headed households are highly correlated with income and poverty. These disproportionately impact women and children.

In terms of household structure, households headed by women are far more likely to be poor than other types of households. There are 4.1 million female-headed families in poverty and 2.9 million married-couple families in poverty; in total over 14.4 million households are headed by women.⁷³ **Half of all women will potentially experience single motherhood at some point in their lifetimes**; 80 percent of black women and 45 percent of white women will become family heads at some time during their childbearing years.⁷⁴ In 2000, the distribution of female-headed household types with children was as follows: 12 percent were headed by a woman with a cohabitating male partner, 14.3 percent were headed by a grandmother, and 73.8 percent by a single mother. A larger share of the households headed by a grandmother is black.⁷⁵

Poverty rates in female-headed households are typically 3 to 4 times as high as those for the overall population.⁷⁶ Individuals in households that become headed by a female are extremely likely to enter into poverty:

- When a two-adult household becomes a female-headed household, 20.1 percent entered poverty.⁷⁷
- **The transition to a female-headed family accounts for 59 percent of the poverty beginnings for female heads with children:** 38 percent of these poverty spell beginnings result from a marital breakup and 21 percent result from what is most likely unmarried motherhood.⁷⁸
- Persons in households that have been female-headed for 2 or more years are more likely enter poverty than persons in two-adult and single male-headed households.⁷⁹
- **More than 6 out of 10 children who have experienced persistent or long-term poverty have spent time in single parent families.**⁸⁰

Many female-headed households begin with a divorce. Nationally, over 13 million women are divorced, and 18.4 percent of them are living in poverty.⁸¹ Divorce erodes the economic well-being of custodial parents and their children. There is considerable evidence **that upon divorce women and children experience substantial financial declines, with income dropping;** divorced men's relative income, on the other hand, remains stable or even increases.⁸² **Median household income for custodial parent households declines 40 percent, on average, during the 5 years following divorce.** Moreover, the decline in economic well-being held for poorly educated and highly educated couples alike.⁸³ Of those experiencing a new marital break-up, 23 percent become poor with the month that the break-up occurs (31% for female-headed families, 19% for families with elderly members).⁸⁴ **A father leaving the family increases the likelihood that families with children will be poor: in one study the percent of families below poverty increased by ten percentage points (about a 46% increase in the total number of families).**⁸⁵

Female-headed households' status is closely tied to poverty because single parent families typically have just one potential earner and are less likely than married parents to have a full-time worker. When there is only one adult earner in the household, fewer hours are worked and fewer hours are available to be worked due to care giving responsibilities. **Though employment rates are high for single women with children (almost 80% work)⁸⁶, mothers who never marry are 70 percent less likely to be working full time compared to women who have only marital births.⁸⁷** If there is not another earner in the household, grandmother-headed households with children have extremely high odds of experiencing poverty, significantly higher (40%) than those headed by a single mother.⁸⁸

Having children impacts income generation and income needed to make ends meet. At its simplest, having children increases household size, increases the amount of income needed to make ends meet, and likely reduces the number of hours the parent can work, thereby increasing the risk of poverty. It is estimated that 8.6% of poverty entries happen when a child is born into a household, and 1 of every 5 spells of poverty for children begin this way.⁸⁹ **In families with a new baby, 12.9 percent become poor in the month the event occurred;** this percent increases to 24.6 percent for female-headed households.⁹⁰ It is estimated that 6.5 percent of poverty entries happen when a child under age 6 enters the household. The likelihood of entering poverty is higher for persons in households with more children.⁹¹

In 2006, 38.5 percent of children born in the United States were born to unmarried mothers (over 1.6 million births).⁹² **Over half of all children born in the United States today will, if current trends continue, spend some time living apart from one of their biological parents (while growing up.)⁹³** High divorce rates, falling marriage rates, and rising non-marital birthrates over the past three decades have more than doubled the share of children living with single mothers.⁹⁴

Half of all non-marital childbearing starts during the teen years.⁹⁵ In 2006, the birthrate of teenage females aged 15-19 was 41.9 births per 1,000,⁹⁶ (though it is important to note that the teen birth rate has generally been declining since the early 1990s).⁹⁷ **Women who have had teenage and post-teenage non-marital births fare particularly badly economically – one study documented that 55 percent were officially poor.⁹⁸** Teen parenthood is associated with both lower high school graduation rates and a roughly 20 percent reduction in the girls' adult income.⁹⁹ Women with post-adolescent non-marital births who did not have teenage births were substantially better off than those who did – their median income was nearly double and their poverty rate (20%) was less than half than that of those with adolescent births.¹⁰⁰ In addition to increasing poverty risk, having a non-marital birth substantially lowers women's future incomes.¹⁰¹

The financial strength of women and children is compromised by certain household structure characteristics. About half of all women will experience single motherhood at some point in their lifetimes and half of all children will live in a single parent-headed household. Attributes of female-headed households that are associated with poverty include: having children in the household under age 6, being of younger age, not being married, being black or Hispanic, and not participating in the labor force.¹⁰² Female-headed households are disproportionately poor due to lower wages paid to women, fewer hours worked in households with one adult earner, and fewer hours available to work due to care giving responsibilities.

7. How Are Disability and Poor Health Linked to Poverty?

Households that have an adult with a health problem or disability which prevents them from working or which limits the kind or amount of work they can do are at heightened risk for economic insecurity. These health conditions can result from a myriad of things including a birth defect, accident, illness, and environmental causes.

In the United States, 12.9 percent of adults ages 21 to 64 have a disability (almost 21.5 million people),¹⁰³ 11.6 percent report fair/poor health, and 8.1 percent report poor mental health.¹⁰⁴ **These conditions are much more prevalent in the low-income population as in the total adult population: 25.1 percent of low-income adults report fair/poor health and 15.2 percent report poor mental health.**¹⁰⁵ The fraction of the population reporting work limitations due to health or disability rises dramatically with age. In addition, many Americans have disabilities that do not qualify them for the major government programs that provide cash grants¹⁰⁶ - that is they are not considered disabled enough by government definitions to prevent working, yet they are not succeeding in the labor market.

When a head of household becomes disabled, 6.4 percent of households enter poverty.¹⁰⁷ The disability status of the household head has powerful effects on the prevalence of children's poverty. In families where the household head was disabled during a 15-year period children who are black could expect to be poor in almost 11 of the 15 years and white children could expect to be poor 3.3 of 15 years.¹⁰⁸

People without disabilities are more than twice as likely to be employed as those with a disability.¹⁰⁹ Over one third (37.2%) of people with disabilities are working compared to 75.1 percent of people without.¹¹⁰ Even among people with disabilities who are employed, the hours worked and dollars earned are substantially less than for those without disabilities.¹¹¹ People with a health-related work limitation have significantly lower household income, on average, than respondents who are not employed but report no such limitation. They also receive a much lower fraction of their income from earnings. Poor health leads many older workers (aged 50 to 62) to withdraw from the labor force. Among people in poor health, more than half who exit the labor force apply for disability benefits.¹¹² Individuals with an early onset of disability (before age 22) have higher rates of employment than those with a later onset of disability.¹¹³

Many children with disabilities do not graduate from high school or go on to further education, and many are not adequately prepared for the workforce.¹¹⁴ People ages 22 to 35 with an early onset of disability (before age 22), have a lower probability of completing high school (33.3% versus 12.7%) and a lower probability of being employed (38.1% versus 80.7%) than those without disabilities. Younger workers with disabilities are significantly more likely to work part-time (40.9%) than workers without disabilities (14.6%). Young people with disabilities receive significantly lower earnings than people without disabilities (\$1,000 per month versus \$1,800 per month).¹¹⁵

Lower employment rates of people with disabilities that began when they were young and the consequent low incomes are caused by lower levels of high school completion and a direct negative impact of disability on work.¹¹⁶ Barriers to employment for persons with

disabilities include the need for specific work accommodations, difficulties in accessing transportation and personal supports or assisting technologies, and the need for health insurance.¹¹⁷ Many workers with disabilities work fewer hours and are therefore likely to have lower total earnings; this may be a result of their disability or it may reflect the types of jobs people with disabilities are more likely to be hired to perform.¹¹⁸

Child disability rates have grown substantially in recent decades. Some children with disabilities require additional or specialized care relative to other children, and their mothers may be less available to work, or to work full time due to care-giving responsibilities. A number of studies provide evidence that **the presence of one or more children with a disability has a negative influence on the paid employment of mothers.**^{119 120} In a study of welfare recipients, mothers with a child who is severely disabled, or more than one child with moderately disabilities, were 20 to 30 percent less likely to have worked in the previous month than mothers with healthier children. Having a child with a severe disability but not receiving disability income increased the likelihood by as much as 30 percent that the family would experience material hardship.¹²¹ Not working or reducing hours worked to take care of the needs of a child with disabilities can have severe economic consequences for many single-parent families.

A head of household becoming disabled has powerful and consistent effects on the prevalence of children's poverty. This is in part due to the fact that the presence of a disability can significantly reduce labor force attachment. Even among people employed with disabilities, the hours worked and dollars earned are substantially less than for those without disabilities. Poor health leads many older workers to leave the labor market before retirement age. Finally, having a child with a disability puts families at risk of economic insecurity, particularly single-parent-headed households.

8. How Does the Rise in Men with Criminal Records Decrease Economic Chances for Themselves and Their Families?

Incarceration interrupts participation in the labor force and the generation of earnings, has long-term consequences on employment and earnings chances and may have ripple effects that disproportionately negatively impact the economic security of certain groups.

Incarceration is at its highest point on record and is distributed unequally across the population. All told, 1 in 37 adults in the United States have ever served time in prison (over 5.6 million as of 2001). An estimated 16.6 percent of adult black males were current or former State or Federal prisoners – a rate that was twice that of Hispanic males (7.7%) and 6 times that of white males (2.6%) in 2001. Female incarceration rates are significantly lower but follow similar racial and ethnic disparities. Nearly 1 in 15 (6.6%) of all persons born in the United States in 2001 will go to State or Federal prison during their lifetime, up from 1.9 percent in 1974. If current incarceration rates remain unchanged, **about 1 in 3 black males, 1 in 6 Hispanic males and 1 in 17 white males are expected to go to prison during their lifetimes.** Nearly 9 times as many men as women have ever been in prison. A male has a 1 in 9 chance of ever going to prison while a female has a 1 in 56 chance.¹²²

Those who are incarcerated average less than 12 years of completed schooling. **High school dropouts are 3 to 4 times as likely to be in prison as those with 12 years of schooling.** The risks of incarceration are highly stratified by education. By the end of the 1990s a black male high school dropout born in the late 1960s had a 60 percent chance of serving time in prison (about 3 times higher than 20 years earlier), and one without college education had a 30 percent chance.¹²³

Considerable empirical evidence points to negative effects of incarceration on the subsequent employment and earnings of those who spent time in prison. **Wage levels, wage growth, and weeks worked are all significantly lower among those with criminal records than those without them.** Studies show only 30 to 40 percent of people with criminal records generally showing any employment per quarter, with quarterly earnings of those working often averaging around \$2,000.¹²⁴ **Incarceration reduces the wages of people who were formerly incarcerated by 10 to 20 percent and reduces wage growth by almost one third.**¹²⁵

The increasing proportion of black men that are either currently or formerly incarcerated is likely to suppress their relative socioeconomic status.¹²⁶ **Previous incarceration is particularly associated with large declines in employment and labor force participation among young black men.** For percentage point rise in the overall incarceration rate of black men, employment and labor force participation among younger black men (not incarcerated) declined by 1.0 to 1.5 percent.¹²⁷

Youth detained in correctional facilities have higher unemployment rates and receive lower wages a decade or more after incarceration. On average, youth incarceration reduces future employment by about 5 percent, or about 3 weeks per year. The effect is particularly large for

black youth who were previously incarcerated; their employment is reduced by about 9%, or around five weeks in the year. Adult employment lost through youth incarceration exceeds the large negative effects of dropping out of high school or living in a high unemployment area. The negative impacts of youth incarceration do not appear to decay over time with the negative impact being extremely long lasting. Even after 15 years those incarcerated as juveniles worked between 5 and 10 percent less than those who were not incarcerated as youth.¹²⁸

Once they are released, people with criminal records have a long-term reduced prospect of stable employment and adequate earnings over their life course.¹²⁹

- A felony record can disqualify employment in certain occupations including jobs with contact with children, certain health services occupations, and employment with firms providing security services.
- Once released, success in the labor market might be reduced for a variety of supply-based reasons, such as the fact that their human capital or skills depreciate over time, their information about the job market weakens, and their networks atrophy.¹³⁰
- In all surveys of employers that asked about their willingness to hire people with criminal records, employer responses reveal a strong aversion to hiring applicants with criminal records, stronger than their aversion to hiring other groups of stigmatized workers.¹³¹

Over 60 percent of employers who have recently hired low-skilled workers indicate that they would ‘probably not’ or ‘definitely not’ be willing to hire an applicant with a criminal record.¹³²

- Employers may be unwilling to hire applicants with criminal records for many reasons—such as the risk of legal liability if they harm a customer or coworker, the risk of financial liability if they engage in theft, fears of personal violence, and the negative signals that a period of incarceration sends about an applicant’s general skills or trustworthiness.¹³³
- Those released from prison, facing reduced employment prospects, may not succeed in the labor market, likely raising recidivism rates (i.e., returns to prison). The employment of people who are formerly incarcerated is quite negatively correlated with their tendency to re-offend and recidivate.¹³⁴

A number of studies of families of prisoners highlight the resulting financial instability and severe financial strain. Imprisonment of a parent can alter the prospects of a family in a number of significant ways, especially if the family becomes headed by a single parent.¹³⁵ In addition, serving a prison sentence can result in the lengthy absence of African American males from their spouses, partners, and children is likely to hamper family formation and hasten the dissolution of existing, if not stable, family units.¹³⁶

Having a criminal record is becoming an increasingly common characteristic, particularly so in the life course of black males. The experience of imprisonment is linked with risk of unemployment and low earnings due to stigma, interruptions one’s work/career history, and declines in job skills. The reduced employment and earnings of fathers likely reduce the family incomes of their children and may have intergenerational consequences. “One might argue that in light of the potentially permanent consequences of an incarceration spell, the high incarceration rate among black males is perhaps one of the chief barriers to their socioeconomic progress.”¹³⁷

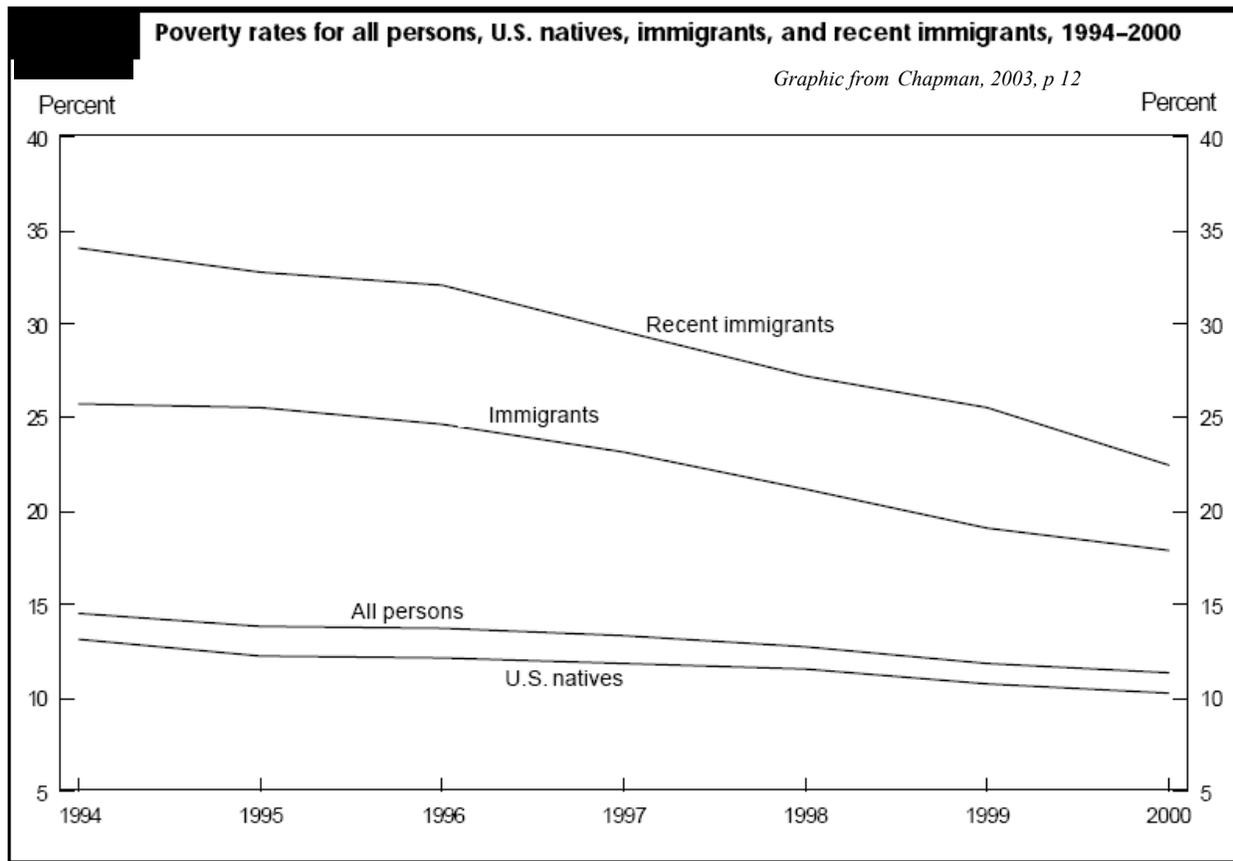
9. Does Being an Immigrant Impact the Likelihood of Being Poor?

There has been much speculation about the impact of immigration on the economy, labor market chances and poverty. Much of the discussion has focused on opinion and not on empirical evidence. Research does shed some light on the implications of growing immigration on economic security, and in general finds that negative effects have been overstated.

The foreign-born population comprises about 12.6 percent of the population of the United States at more than 37 million people.¹³⁸ Best estimates determine that there are between 7 and 11 million undocumented immigrants in the United States representing one quarter of the overall foreign-born population.¹³⁹ One in five children in the United States and one in four low-income children lives in an immigrant family.¹⁴⁰ Most children of immigrants in the United States are born in the United States and 75 percent are citizens.¹⁴¹ Approximately 700,000 to 900,000 documented immigrants and at least 300,000 to 500,000 undocumented immigrants arrive each year. If these trends persist and immigration policies of the 1990s continue, the foreign-born population is projected to double by 2050, when it will account for 15 percent of the total population of the United States. This would be the same level of immigration that existed in 1900.¹⁴² It is important to note that not all immigrants who enter the United States stay there permanently – it is widely believed that as many as one-third eventually return to their countries of origin.¹⁴³

The recent rise in immigration has had a very minor affect on the poverty rate.¹⁴⁴ One study found that **increases in the foreign-born population since 1980 have increased the poverty rate by about 0.3 percent more than it otherwise would have been.**¹⁴⁵ Another study shows that if immigration had been held constant, poverty rates would have been only slightly lower and median income slightly higher between 1993 and 2000. Specifically, if the shares of immigrants and non-immigrants were frozen at 1993 levels (9%), the overall poverty rate would have been 12.6 percent; instead the immigrant population grew to 12 percent, and the national poverty rate was essentially unchanged at 12.7 percent (only one-tenth of a percentage point higher). The decline in immigrant poverty has almost fully offset the effect of the growth in the immigrant population.¹⁴⁶

Immigration was neither the sole nor most important factor determining poverty rates in the past decade. Immigration's role in recent poverty trends appears to have been overstated at the expense of other economic factors, including increasing inequality and unemployment that hurt the economic prospects of all low-wage workers, not just immigrants.¹⁴⁷ **Roughly half of the increase in immigrant child poverty from 1969-1999 can be attributed to changing conditions in the United States economy that make it more difficult to lift a family out of poverty (both immigrant and native) than 30 years ago.**¹⁴⁸



While some immigrants have higher poverty rates than native-born individuals, their likelihood of being poor has fallen. Immigrant poverty rates have fallen nearly 3 times as fast as did those of non-immigrants in recent years, as shown in the chart *Poverty rates for all persons, U.S. natives, immigrants, and recent immigrants 1994-2000*.¹⁴⁹ Immigrants also experienced greater increases in real median family incomes than did native-born individuals (an increase of 26.3 percent from 1994 to 2000, while native-born grew half that fast).¹⁵⁰ The longer immigrants live in the United States, the more similar to the native-born population in social and economic status they become. Median family income has risen over time for immigrants and is now as high as that of natives for immigrants who entered the country before 1980.¹⁵¹

Immigrants are increasingly a large share of the labor force of the United States (1 of every 7 workers or 14%); however, **immigrants are over-represented among low-wage workers** (1 of every 5 workers or 20%). Immigrants' hourly wages are lower on average than those of native-born workers, and nearly half earn less than twice the minimum wage. Two million immigrant workers earned less than the minimum wage. **The average low-wage immigrant worker earned \$14,400 in 2001.**¹⁵² Though virtually all undocumented men are in the labor force (96%), they earn considerably less than working American citizens.¹⁵³ This is in large part because immigrants without legal status have restricted access to jobs, are ineligible for most social programs, and cannot become citizens. About two-thirds of undocumented workers earn less than twice the minimum wage, compared with only one-third of all workers.¹⁵⁴

It is widely thought that the recent surge in low-skilled immigration has produced a growing pool of workers with very low reservation wages (the wage at which workers will agree to offer their services) and no bargaining power,¹⁵⁵ and many attribute this to depressing wages for other low-skilled workers. The academic literature on this is contentious, though there is rough consensus that large surges of immigration have generated, at most, small negative wage effects for less advantaged members of the labor force.¹⁵⁶ **Most research shows that a 10 percent increase in the fraction of immigrants in the population reduces the wages of the least-skilled native-born workers by, at most, 1 percent.**¹⁵⁷ Upon reviewing the literature on this, economists, Rachel Friedberg and Jennifer Hunt concluded that “given the widespread nature of the popular view that immigration has large adverse effects on the economic outcomes of the native-born population of the United States, there is surprisingly little evidence to support this. Evidence of immigrants reducing employment or labor-force participation rates or increasing the unemployment rate is even harder to find.”¹⁵⁸

Different groups come to the United States with differing levels of education, job skills, and other human capital assets that impact earnings. Beyond their human capital the legal status of immigrants also strongly affects their social and economic characteristics and chances.¹⁵⁹ Despite these challenges, immigrants, particularly men, have very high rates of employment. Unfortunately these jobs are often concentrated in low-paying sectors, resulting in higher poverty rates. However, immigration was not the most important factor in affecting poverty rates in the past decade; instead more fundamentally economic factors, such as increasing inequality and unemployment hurt the economic prospects of all low-wage workers, not just immigrants.

10. Does Having Experienced Violence Increase the Risk of Economic Insecurity for Women?

Unfortunately, women encounter different types of violence in their lives including rape, physical assault, and domestic violence that may have financial consequences in addition to the more obvious health and safety consequences. Research on these issues is somewhat limited, due to limited data sets and a focus on outcomes other than financial. The majority of the research reported here is from surveys that took place in specified geographies, with some of the surveys further focused on low-income women.

The National Violence Against Women Survey found that in the previous 12 months, 302,091 women experienced rape, and 1,913,243 experienced physical assault, for a total of over 2 million women experiencing violence within the preceding year. Throughout their lifetime 1 in 6 women in the United States experienced an attempted or completed rape, and 1 in 2 (52%) experienced a physical assault. Many assaults against women are committed by an intimate partner: 25 percent of surveyed women said they were raped and/or physically assaulted by a current or former spouse, a co-habiting partner, or a date at some point in their life.¹⁶⁰ Prevalence of intimate partner violence is much higher among welfare recipients: estimates range from 63 to 75 percent reporting serious physical abuse by an intimate partner in their lifetimes.¹⁶¹

The results of a random household survey with 824 women from a low-income neighborhood showed that **women who reported having experienced violence were more likely to have lower personal incomes than women who had not:**

- Those who reported being controlled, harassed, or threatened (or experiencing other symbolic aggression) in the past 12 months reported incomes \$215 lower than those who had not.
- Those who reported being pushed, shoved, or grabbed (or other physical aggression) reported incomes \$211 lower than those who had not.
- Those who had experienced beatings or rape (or other severe aggression) reported incomes \$997 lower than those who had not been severely aggressed against.¹⁶²

Women who are physically or sexually assaulted go on to experience increased risk for poverty, divorce, and unemployment. Research shows that women who were living above the poverty level initially were at increased risk for decline into poverty following sexual or physical assault. **New victimization was particularly harmful for women who had been previously assaulted and who were not living in poverty initially- this doubled the likelihood that these women would become poor over time.** In addition, women with a history of having experienced violence who experienced a new assault were more than twice as likely to be unemployed than women who did not experience a new assault.¹⁶³

Domestic violence can trigger poverty in different ways including decreasing employment stability of the woman, causing formation of female-headed households, and causing formation of new households that have no personal assets or income due to the violence. Research shows that women who have experienced domestic violence are at risk of subsequent disruption in employment and reduced income following victimization.¹⁶⁴ Because many women who have

experienced domestic violence are economically dependent on the men who abuse them, few have the resources necessary to start over for themselves and their children. For example, **many abused women do not have ready access to cash, checking accounts, or charge accounts.**¹⁶⁵ One study showed that 27 percent of abused women had no access to cash, 34 percent had no access to a checking account, 51 percent had no access to charge accounts, and 22 percent had no access to a car.¹⁶⁶

Some women remain trapped in abusive relationships because they lack resources to leave and know that poverty and material hardship may result.¹⁶⁷ Most women try to leave the abuser: 50 to 90 percent of women attempt to escape their abusive environments.¹⁶⁸ **Their efforts to leave the abuser are severely hindered by the economic deprivation that frequently accompanies domestic violence** and by the volatile response by the abuser.¹⁶⁹ Women who flee abuse usually take their children with them and thus have additional financial responsibilities that contribute to poverty.¹⁷⁰ In addition, they frequently must leave quickly and secretly without time to pack and hence need to essentially repurchase all of the essentials needed for themselves and their children.

The interaction between employment and having experienced violence is complicated, and it is not exactly clear how the violence women experience affects them as workers.¹⁷¹ One study indicates that cumulative domestic violence has a long-term impact on women's capacity to be economically self-sufficient.¹⁷² Another study found that **the combination of physical and sexual abuse as an adult was associated with employment instability, such as having more jobs, fewer months of work, lower hourly wages, and fewer hours of work per week.**¹⁷³ Higher levels of recent violence have also been associated with fewer months worked. The effect of violence on employment is significant even in the presence of other work-related factors such as human capital.¹⁷⁴ Finally, abuse can interfere with a woman's job stability by increasing the risk of serious physical- and mental-health problems.¹⁷⁵ Research shows that psychological distress is significantly associated with unemployment for women with a history of domestic violence.¹⁷⁶

A number of qualitative and quantitative studies reveal that **abusers did not support and often prevented employment.** Abused women are 10 times more likely to have a current or former partner who would not like them going to school or work, compared to women who did not have an abusive partner,¹⁷⁷ potentially leaving them without the work experience, education and up-to-date skills needed to succeed in the workforce. Approximately 16 to 60 percent of women surveyed in five studies had partners had discouraged them from working, and 33 to 46 percent said that their partner prevented them from working.^{178 179} Abusers interfere with employment in many ways: keeping women up all night before a job interview, turning off the alarm clock, destroying clothing, inflicting visible facial injuries, deliberately disabling the family car, threatening to kidnap the children from child care centers, failing to show up as promised for child care or transportation, and in-person harassment on the job.¹⁸⁰ A survey of abused women who were working at the time the abuse occurred found that 56 percent of their partners had harassed them at work by phone or in person and 21 percent of their partners frequently harassed them at work. In two other studies, approximately 35 to 40 percent of the women surveyed said their abuser had shown up at their place of work and caused a disruption.¹⁸¹

This interference with employment by the abuser puts the woman being abused at risk of losing her job. Three of the studies that interviewed women who had experienced domestic violence who were working when the abuse occurred found that **44 to 60 percent had been reprimanded at work for behaviors related to the abuse, such as being late to work, and 24 to 52 percent said they lost their jobs because of the abuse.**¹⁸² Almost 70 percent of the respondents to one survey said that their job performance was negatively affected by the abuse, and about 50 percent said that they felt they had lost opportunities for salary and career advancement because of problems related to abuse.¹⁸³

Violence appears to put women at risk of economic insecurity in a number of ways. Certain types of violence and the number of events increases the likelihood a women will become poor. Violence interacts with employment, in some cases increasing unemployment or decreasing hours worked. As many women who have experienced domestic violence are economically dependent on the men who abuse them, few have the resources necessary to start over for themselves and their children. Abusers interfere with employment in a myriad of ways that increase job instability and job loss and compromise movement toward economic self-reliance.

11. What are the Economic Consequences of Living in Disproportionately Poor Neighborhoods?

There is a growing body of theory indicating that neighborhoods play an important role in perpetuating poverty across generations. However, studies have not isolated exactly what about neighborhoods make a difference.^{184 185} Neighborhood factors are complex and interactive, making them hard to isolate in research. Therefore, much of this section should be understood as contextually relevant to understanding poverty, but not a delineation of proven causal factors of poverty.

One in 10 people who are poor live in communities with high concentrations of poverty, where over 40 percent of the residents are poor.¹⁸⁶ These are typically racially segregated neighborhoods that are economically declining and neglected, lacking economic and institutional and resources.¹⁸⁷ Key community institutions, including businesses, school, churches, and community organizations have declined or disappeared leaving residents cutoff from key institutional resources.¹⁸⁸ Studies have found that outcomes are worse for people who are black that reside in segregated urban areas. Young black adults between the ages of 20 and 30 were less likely to have graduated from high school or college, more likely to be idle (less likely to have a job or be in school), more likely to earn less income, and more likely to be a single mother if they lived in a highly of a less segregated area.¹⁸⁹

To understand the neighborhood role, it is important to look at how people come to live in neighborhoods. Residential choices are largely influenced by housing/rental prices and by discrimination. **Residing in an area of concentrated poverty is often the result of the affordability of the housing in those neighborhoods and persistent discrimination in the housing market.** For example, black renters face a 10.7 percent change of being totally excluded from housing made available to white renters with similar characteristics, and a 23.3 percent chance of learning about fewer apartments.¹⁹⁰ One estimate finds that this discrimination could discourage as much as 20 percent of the moves that would otherwise be made by black households.¹⁹¹

There has been a devastating impact of manufacturing losses on the economic prospects for low-skilled minority workers in general and for inner-city residents in particular.^{192 193} It is thought that the loss of well-paying manufacturing jobs that employed many less-educated black workers from high poverty minority neighborhoods reduces the chances of the remaining residents and their children of escaping poverty. Industrial restructuring and the shift of manufacturing employment from the cities to the suburbs mean that the number of jobs available and compatible with the skills of residents living in concentrated poverty neighborhoods has dropped. One result is that many high poverty minority neighborhoods across the United States have lost the workforce that is necessary to sustain viable labor market activity. These factors increase male unemployment, reduce the pool of men eligible for marriage, and so reduce marriage rates in the inner city and increase the number of children raised in single parent families.^{194 195}

When low-skilled jobs move to suburban areas, housing markets do not always adjust to make lower-income housing available. In many instances zoning and building restrictions may prohibit multi-unit housing, which is generally more affordable. As a result **segregated housing patterns keep low-income households in the central city with reduced access to low-skill jobs in suburban areas.** This spatial mismatch, however, is difficult to test with research. Studies have found that access to jobs heavily influences employment for both minority and white youth; that average access to jobs is much higher for whites than for blacks or Hispanics; and that differences in job access explain 25 to 30 percent of the unemployment gap between white and Hispanic youth, and one-third to one-half of the employment gap between black and white youth.^{196 197} A comparison of public housing residents from the city who moved to the suburbs with those who moved within the city, found that those in the suburbs were 25 percent more likely to have a job than those in the city. It also found that the older non-college bound youth who had moved to the suburbs were more likely to work full-time, were 4 times as likely to earn over \$6.50 per hour, and were more likely to have a job with benefits than those who stayed in the city.¹⁹⁸

At the same time jobs left, the migration of the middle-class residents out of the inner city weakened important socializing institutions, reduced the exposure of poverty-area residents to mainstream values and norms, reduced job-finding networks, and reduced the number of work role models.¹⁹⁹ It is well established that social networks can help a person find out about a job, get hired into a position, learn how to do the job, and retain the job.²⁰⁰ Support from social networks is especially important when employers are likely to discriminate on the basis of race, ethnicity, work experience, home address, age, or gender.²⁰¹ Approximately 50 percent of all workers at a point in time knew someone at their firm when they first took the job. **Poor communities may be less able to generate labor market information necessary for matching community members to jobs, in part because they are isolated from mainstream opportunities for work.**²⁰²

Segregation and discrimination in housing serve to separate low-income minority children into schools where poverty rates are relatively high and student performance is relatively low.²⁰³ The ensuing educational disparities translate into earnings disparities, and hence into higher poverty for blacks and Hispanics.²⁰⁴ A lack of role models in the neighborhood seems to contribute to low educational attainment. If the children within a community consider the experiences of adults in assessing the economic payoff of education, children in poor communities observe biased outcomes in the sense that the observed payoff among adults in the community is lower than what the child should expect, creating the possibility that poor children are systematically misinformed about the benefits of education and therefore make lower educational choices.²⁰⁵

Middle class out-migration also means that **poverty area residents have few examples of mainstream success, and this limits their expectations about what is possible for them.**²⁰⁶ This further increases the neighborhood's social isolation, defined as 'the lack of contact or of sustained interaction with individuals and institutions that represent mainstream society'.²⁰⁷ Sociologists argue that social isolation virtually condemned residents of the of high poverty minority neighborhoods to a lifetime of jobless poverty through negative role models, the failure

to connect school success to labor market mobility, and the formlessness of days unstructured by the discipline of work life.²⁰⁸

Residential segregation, housing and labor market discrimination, joblessness, and the migration of middle class residents are common in neighborhoods with high concentrations of poverty and may constrain economic opportunities and choices across generations. Studies show that growing up in a high poverty neighborhood may have a negative impact on economic outcomes and may explain some of the disproportionately high rates of poverty in minority groups. There is no consensus, however, about the magnitude of the neighborhood effects on economic and other outcomes.²⁰⁹ Concentrated poverty does appear to have a negative impact on educational performance, and hence contributes to lower earnings potential and ultimately to poverty.²¹⁰

12. Summary of Findings

Poverty is widespread and will touch the majority of Americans at some point during their lifetimes. What emerges out of a review of the literature is a picture of a heterogeneous poor population with different triggers for entry into poverty. Certain groups are disproportionately impacted and certain events are more influential for various subgroups within the at-risk-of-poverty population than they are for others.

What groups are more likely to be poor?

- Women face greater risk of poverty than men and comprise a greater number of all people in poverty.
- Minorities face greater risk of poverty than whites yet comprise a somewhat smaller number of all people in poverty.
- Children face greater risk of poverty than any other age group yet comprise a somewhat smaller number of all people in poverty.
- Immigrants face greater risk of poverty than native-born individuals, but comprise a much smaller number of all people in poverty.
- People with disabilities face greater risk of poverty than those without, yet comprise a much smaller number of all people in poverty.
- Female-headed households are at a far greater risk of poverty than married-couple families, and represent a greater number of all families in poverty.

What events are more likely to push people into poverty?

- Loss of a job: nearly 20 percent of people enter poverty when the head of household loses a job.
- Decline in earnings: half of poverty spells begin with the household experiences a decline in earnings.
- No high school degree: households headed by someone without a high school degree have a high likelihood of entering poverty.
- Female-headed household: When a two-adult household becomes a female-headed household 20.1 percent entered poverty.
- Having children: 8.6 percent of poverty entries happen when a child is born into a household.
- Disability: when a head of household becomes disabled, 6.5 percent of households enter poverty.

What contributes to these events happening?

Forces largely seen as outside of the control of individuals have dramatic impacts on income, earnings, and poverty. Recessions, high unemployment, the decline in the manufacturing sector and growth in the service sector, and declining unionization depress earnings and increase poverty, particularly for disadvantaged workers. A healthy economy alone, while integral to preventing poverty, does not prevent all entries into poverty. Many people at risk of poverty have

circumstances that prevent them from entering the labor market or that limits their wages or the hours they work:

- Growth in low-wage work: one-fourth of the workforce in the United States earns poverty level wages, particularly impacting women and minorities.
- Discrimination: estimates suggest that discrimination against black men reduces the demand for their labor by at least 10 to 13 percent.
- Wage declines for dropouts: high school dropouts earn less money than those with more education and their wages have declined considerably.
- Teen births: half of all non-marital childbearing starts during the teen years which is associated with lower high school graduation and a 20 percent reduction in the girl's adult income.
- Not working full time: this is particularly prevalent for single parents and people with disabilities or parents caring for children with disabilities.
- Increased incarceration experience: previous incarceration reduces wages by 10 to 20 percent and increases likelihood of unemployment, particularly for black men.
- Violence: having experienced violence increases employment instability for some women and leaving an abuser can render a woman without any income.
- High poverty neighborhoods: segregation, discrimination, the decline in jobs, and the loss of positive role models constrain current opportunities and future aspirations for poor minority residents.

This deeper look at causes of poverty provides a solid jumping off point for policy and system change. By understanding the specific triggers that increase the likelihood that someone will experience poverty, we can better target our interventions and investments. There is a spectrum of solutions that should be considered, including prevention, human capital development, immigrant integration, economic development, income supports and asset development, that can directly impact the lives of millions of Americans.

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