

## **Trapped in Poverty: A Conceptual Framework to Evaluate the Culture of Poverty vs the Culture of Inequality Theses for Black Female-headed Families**

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**Abstract**

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*For more than 50 years, the Black, female-headed family has been vilified as the source of pathological behaviors including delinquency, teen pregnancy, criminal activity, school failure, poor work ethic and overall low morals and values. Cited by Moynihan as a “tangle of pathology”, this family structure was linked to intergenerational poverty and welfare dependency. The cycle of poverty thesis was used to explain the entrapment of roughly 20% of Black Americans living in unending poverty. The literature provides a plethora of viable explanations for Black poverty that are not dependent solely on the Black female head but inclusive of race and gender discrimination, a capitalistic economy, social structure and blocked opportunities, low wage-work, environmental stress, and the intergenerational transmission of trauma. The culture of inequality is dissected as a possible explanation of intergenerational Black poverty and is undergirded by slavery, past and present brutality and institutional racism.*

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**Keywords:** Black female-headed families, poverty, low-wage work, intergenerational transmission of trauma, social structure, blocked opportunities

**1. Introduction**

Poverty in the Black community is a much-debated social problem as is the reported cause of this phenomenon. Available data reveals that female-headed households are more likely to be financially insecure compared to two parent households, independent of race (“Ten Years Without”, 2019). Is the Black, female-headed household the cause or consequence of intergenerational poverty for Black Americans? The 1960s saw the rise of the “culture of poverty” thesis which explained how the low values, morals and motivations of poor individuals hopelessly entrapped them in a life of diminished opportunities and intergenerational poverty. The culture of poverty thesis was used to explain why approximately 20% of the Black population was engaged in an ongoing cycle of poverty and “deviant” activities.

The culture of poverty thesis was fueled by Daniel Patrick Moynihan’s 1965 treatise on the Black family and what he described as a “tangle of pathology” that included delinquency, joblessness, school failure, crime and fatherlessness. Moynihan suggested that this Black family structure could be traced back to slavery and Jim Crow laws and predicted negative outcomes should the nuclear family structure continue to decline in Black America. This negative outlook of Black, female-headed families elicited considerable controversy and criticism. Sociologist E. Franklin Frazier had previously deliberated on the Black family structure and also posited slavery as a factor in the development of Black, female-headed families due to the lack of marriage among slaves and the constant separation of families as fathers and children were trafficked to new slave owners. Seen by liberals as an attack on Black family structure, the culture of poverty concept eventually lost favor and began to disappear from the socio-political landscape. As the 50<sup>th</sup> anniversary of the Moynihan report approached, there was a reemergence of the culture of poverty thesis to question the value and/or impact of social programs designed to impact poverty (Cohen, 2010).

Should it be determined that social programs are ineffective in reducing poverty, the continuation of such expenditures would be illogical. Does the occurrence of Black, female-headed families provide the seminal explanation for the intergenerational poverty of poor Blacks? Worthy of examination is the relationship between wages, specifically low-wage work and poverty in the US. In the market economy, one’s values, beliefs and work ethic do not determine minimum wage or the availability of jobs paying a livable wage. Minimum wage has not changed in 10 years and women continue to earn less income than their male counterparts performing the same jobs (“Ten Years Without”, 2019). These phenomena appear to be more reflective of class and gender discrimination than household structure. Women are more likely to be poor due to circumstances beyond their control; death of a spouse, divorce, discrimination, and poor health. These demographics are independent of race.

**1.2 The Impact of Culture on Life Chances**

“Cultural determinism suggests that an individual’s psychological experiences are shaped by the expectations, resources and challenges posed by one’s specific cultural group” (Benedict, 1934/1950). President Lyndon Johnson once attributed the concerns of the Black family to “the consequences of ancient brutality, past injustice and present prejudice”. Additional explanations for the development and continuation of poverty in Black

America include the class system, macroeconomic policies, institutionalized gender discrimination and institutionalized ethnic discrimination.

The culture of poverty thesis has waxed and waned in popularity contingent upon context and era, despite other possible explanations. The concept of cultural inequality defines cultural status inequalities as perceived or actual differences in the treatment, public recognition or status of different groups' cultural norms, practices, symbols and customs. Slavery, past and current brutality and institutional racism continue to negatively impact living conditions for Black Americans. Generations of Black Americans have been subjected to unjust living conditions and a plethora of discriminatory practices for hundreds of years. Black Americans such as George Floyd, Breonna Taylor and Ahmaud Arbery are recent victims of deadly fire at the hands of white police officers. In addition to current opportunities to experience brutality, new generations of Black youth will continue to experience, vicariously, the trauma of their slave ancestors. Rather than a culture of poverty, might the culture of inequality better explain Black poverty?

## **2. The Literature**

Intergenerational trauma is the transmission of historical oppression and vulnerability across generations. The literature provides evidence of the impact of intergenerational trauma on the health and social disparities of historically oppressed ethnic groups such as aboriginal youth and descendants of holocaust survivors ("Intergenerational Trauma" 2012; Portney, 2003; Yehuda & Lehmer, 2018). Historical events and experiences are passed from one generation to the next along with the same or similar challenges. Negative effects of historical trauma include PTSD, substance abuse, depression, anxiety, violence, cultural alienation and suicide ("Intergenerational Trauma", 2012).

### **2.2 The Endangered Black Male and Marriage**

William Julius Wilson attributed the decrease in two-parent Black families to the decrease in the number of marriageable Black males as a result of higher mortality rates. The indiscriminate killing of Black males by police officers aids in this reduction. Historically, Black slaves did not legally marry and parents were often separated from their children through human trafficking. Colonial and antebellum legislation and jurisprudence prohibited marriages between bonded slaves (Goring, 2006). Black male and female slaves would "jump the broom" to declare their marriage. This begs the question, "At what point did Black men and women decide that marriage was undesirable?"

Black, female-headed households have historical roots in slavery but this family structure was inflicted by slave owners not the slaves. Despite the precursor of slavery, decennial data indicates that two-parent Black families increased from 1890 to 1920 revealing higher marriage rates than whites. Decennial data also revealed that marriage rates for Blacks peaked in 1950 with nearly 80 percent of Black females aged 15 and older marrying. A sharp decline occurred afterwards. This event requires additional exploration and may provide a viable explanation for changes in Black family structure.

Cohen and Pepin (2018) researched the impact of marriage markets and first marriage in certain metropolitan areas and determined that the unmarried sex ratio is strongly associated with the odds of first marriage for Black and white women. The researchers reported that women with lower educational levels have lower odds of first marriage and that Black women in general have lower chances of marriage due to the shortage of unmarried men in their marriage market. Financial factors also impacted marriage for Black and white women. White men between 20-45 years of age were better off with higher earnings of \$20,683 compared to Black males at \$14,788. White males also had higher employment rates of 74% versus 58% for Black men.

### **2.3 Inequalities Embedded in American History and Social Structure**

Once slavery was abolished, the "Black Codes were implemented for the purpose of regulating Negro labor while also ensuring the higher social position of whites" (Hansan, 2011). The Black Codes allowed unemployed, free Blacks to be arrested for minor offenses such as vagrancy and to be hired out to employers as convict labor (Hansan, 2011). The 13<sup>th</sup> Amendment prohibited slavery and servitude "except as punishment for a crime". Convict leasing provided prisoner labor to private parties such as plantation owners and other businesses. In 1889, 73% of Alabama's entire annual state revenue came from convict leasing (Lichtenstein, 1996).

Convict leasing was a new and equally profitable form of slavery. The Black Codes and 13<sup>th</sup> Amendment also set the stage for racial profiling (Nittle, 2019).

The Black Codes were followed by Jim Crow laws that provided the same limitations as slavery with regard to freedom of movement and employment options. If the now free Black slaves possessed poor work ethics and were uninterested in work, what was the need for Jim Crow laws? During Jim Crow, Black men experienced fewer opportunities for employment because they were seen as threatening. This positioned the Black women to function in the capacity as the “breadwinner” or as a competitor to the Black male. As slaves, Black men had already experienced numerous opportunities for emasculation, did they really need to compete against Black women for employment? In this competition for jobs, how long could the harmonious Black family routine endure with the Black man denied opportunities to take care of his family?

There are social, emotional, mental, and physical health consequences of blocked opportunities. According to the CDC, the receipt of an earned income has been shown to affect mental and physical well-being (“Well-Being Concepts”, 2018). For the purpose of this paper, well-being is defined as the presence of positive emotions and moods, satisfaction with life, fulfillment, and positive functioning. Higher levels of well-being are associated with decreased risk of disease, illness, and injury; better immune functioning; speedier recovery; and increased longevity (“Well-Being Concepts”, 2018).

During 2018, approximately 81.9 million US workers were paid at hourly rates and of that number, 1.3 million workers had wages below the hourly rate for the federal minimum wage (“Characteristics of minimum”, 2018). The 2019 poverty guideline for a family of four was \$25,750 per year (“Poverty Guidelines”, 2019). While the official poverty guideline may change from year to year, the individual’s or family’s access to needed goods and services may not. Low-wage workers are defined as “workers whose hourly wage rates are so low that even if they worked full-time, full year their annual earnings would fall below the poverty line for a family of four” (“Who are low-wage workers?”, 2009).

According to US Poverty Statistics released September 2018, 26% of single mothers, 25% of disabled adults, 25% of adults without high school diplomas, 21% of Black Americans, 18% of Hispanic Americans, 12% of single fathers, and 9% of seniors were living in poverty. Oxfam America and the Economic Policy Institute reported that 40 million US workers are stuck in jobs that pay under \$15 an hour (“Ten Years Without”, 2019). Of greater concern should be the revelation that Black men with a high school diploma or less, experienced a decline in employment rates from 89.9% in 1968 to 58.2% in 2014 (Chaudry et al., 2016). What caused this 31 percent decline and at what point did this engaged work ethic lead to welfare dependency or criminal activity? Considering available research, might this decline in Black male employment affect marriage opportunities for Black females?

“When poverty and associated disadvantages in competing for the cultural values approved for all members of the society are linked with cultural emphasis on pecuniary success as a dominant goal, high rates of criminal behavior are the normal outcome” (Merton, 1968, p. 215). Since every member of society does not have equal access to desired resources, some of those individuals might be inclined to seek alternative means for obtaining those resources. Low wages are a byproduct of capitalism and these wages limit access to resources. A social structure that permits disproportionate access to resources to certain demographics provides a viable foundation for deviance or alternative pathways.

If we consider the history of the US, many immigrants to this country were denied opportunities to engage in legitimate work activities. Irish Catholics were such a group and their early employment opportunities were informed by NINA (Healy, 2009). As the years passed, the Irish were able to blend into the white, Anglo-Saxon, protestant landscape due to their skin color and intermarriage. Some of these Irish immigrants amassed great wealth and later became philanthropists and donated millions to charities. Black slaves did not immigrate to this country and due to their skin color, were unable to blend in with the landscape. Freed slaves were not afforded opportunities to amass wealth that could be passed on to the next generation. As a result, poor Blacks experienced the opportunity for the intergenerational transmission of poverty.

## **2.4 Historical Trends in Poverty**

A little over 50 years ago, President Lyndon B Johnson declared a “War on Poverty” and authorized the Economic Opportunity Act of 1964 and the Civil Rights Act of 1964.

The initiatives “were designed to improve the education, skills, health and resources of low-income individuals and families to help them enhance their productivity and ability to make ends meet with the eventual goal of enhancing their life-long economic outcomes” (Chaudry et al., 2016). A number of social safety nets were established in 1964: Head Start, Food Stamps, and Community Health Centers. Over the years, the safety nets were expanded to include Supplemental Security Income (SSI), Women, Infants and Children (WIC), Pell Grants, Earned Income Tax Credit (EITC), child support program, Low Income Home Energy Assistance Program, Children’s Health Insurance Program (CHIP), Medicare Part D, and the Affordable Care Act. Many of these programs had a significant impact on reducing poverty or the effects of poverty in the United States (Chaudry et al., 2016). The poverty rates for Blacks fell to an all-time low of 22.5% in 2000 but rose to 26.2% in 2014. In 2018, the poverty rate for Black female-headed families was 31.7% a decrease of 2.7% from 2017 (Creamer & Mohanty, 2019).

## **2.5 Low-wage Work and Everyday Life**

Behavioral economics suggests that poverty and scarcity create psychological distress and deplete important cognitive resources (Spears, 2011). This research also posited that “making economic decisions under conditions of scarcity reduces adults’ ability to control their own behavior and renders them less able to pursue longer-term goals”. Under such conditions, how does the low-wage worker develop an effective plan to improve their future? A prominent feature of low-wage workers is limited education and the data clearly links education to earnings. The lower educational attainment level of low-wage workers suggests that improving these workers’ skill sets could improve their wages and that school retention and training programs would benefit low income workers and their families. In the absence of the cognitive resources necessary to control their behavior, the low-wage worker could be rendered impotent to pursue long-term educational goals based simply on environmental aspects of poverty and daily living.

In many ways, the dismal wages of financially disadvantaged workers attack the vitality of the whole economy. Some disempowered low-wage workers may feel they lack access to legitimate business enterprises and therefore, may feel cutoff from the economic mainstream, resulting in a culture of alienation (Phelps, 1994). The low wages paid may push more susceptible workers into intermittent criminal opportunities, which may be more plentiful and vastly better paying. The street drug business is a good example of illegitimate opportunities and one that results in harm to others- external diseconomies.

## **2.6 Income and Well-Being**

Kahneman and Deaton (2010) conducted a research study to examine the relationship between emotional well-being and income. “Emotional well-being referred to the emotional quality of an individual’s everyday experience-the frequency and intensity of experiences of joy, sadness, anger, stress and affection, things that make life pleasant or unpleasant.” The researchers reported that emotional well-being rises with income.

Stevenson and Wolfers (2013) conducted a study to determine whether countries at different levels of economic development have different average levels of subjective well-being. The researchers reported a positive association between family income and reported well-being. Stevenson and Wolfers concluded that there is “a robust, positive relationship between well-being and income across countries and over time”.

## **2.7 Psychological Well-being**

A 29 year study in Alameda County examined the cumulative effects of different income levels using five scales of psychological well-being: Purpose in Life, Self-acceptance, Personal Growth, Environmental Mastery, and Autonomy. Kaplan, Shema & Leite (2010) found that mean income over almost three decades was strongly associated with all five scales of psychological well-being. The researchers concluded that “psychological well-being may reflect the accumulation of socioeconomic advantage and disadvantage over decades”.

## **2.8 Income and Health (Physical and Mental)**

“The greater one’s income, the lower one’s likelihood of disease and premature death”. (National Center for Health Statistics, 2012). Americans at all income levels are less healthy than those with incomes higher than their own (Braveman et al., 2010). Living in communities with high levels of poverty is associated with less favorable health and behavioral outcomes (Duncan et al., 2014).

Low-income American adults have higher rates of heart disease, diabetes, stroke and other chronic disorders than wealthier Americans (Schiller, Lucas and Peregoy, 2012). Poor adults are almost five times more likely to report being in fair or poor health as adults with family incomes at or above 400 percent of the federal poverty level and are three times more likely to have activity limitations due to chronic illness (Braveman and Egerter, 2008).

Lower income children experience higher rates of asthma, heart conditions, hearing problems, digestive disorders and elevated blood levels (Duncan et al., 2014; Pamuk et al., 1998). The highest rates for low birth weight babies are for those born to low-income mothers (Woolf et al, 2015) and infant mortality rates have been linked to family income and maternal education (Braveman et al., 2010). “Poverty is no longer an issue of “just” income, the medical community has identified childhood poverty and early childhood adversity as urgent public health priorities” (Dreyer, 2013).

Good health is a key asset and ill-health is the single most widespread hazard affecting poor households. Health shocks have been identified as a key driver of downward mobility due to the lost labor of the individual and their career, which alters household dependency ratios, and the costs of seeking treatment. Illnesses which are both severe and chronic can be particularly damaging to household consumption and well-being (Bird, 2007, p. vii).

Data from the US National Epidemiological Survey of Alcohol and Related Conditions was used to examine the relationship between income, mental disorders and suicide attempts for 34,653 US adults age 20 years and older. The researchers reported that low levels of household income were associated with several lifetime mental disorders. A decrease in income was associated with a higher risk for anxiety, substance use, mood disorders and suicide (Sareen, Afifi, McMillan, & Asmundson, 2011). The researchers proffered that overcrowding, hunger, violence, social networks, and a decreased capacity to acquire health care might increase the risk for lower income individuals to develop mental health problems.

## **2.9 Income and Child & Youth Development**

Positive Youth Development is founded on the belief that young people are best able to move through their developmental stages when they are supported across all sectors of the community; by individuals, family, schools, youth agencies, faith organizations, community resources, businesses, and more. In contrast, children raised in poverty may experience few opportunities for healthy development due to lower quality basic education, neighborhood characteristics, substandard housing, and parents continually encountering stress opportunities. “The youth development model focuses on activities that nurture developmental assets rather than on reducing particular risks or preventing specific problems. The goal is to help youth become successful adults—not just problem free, but fully prepared to be responsible, contributing, and healthy adults” (Damon, 2007).

Roughly 4.5 million young Americans are disconnected from mainstream society as they are neither working nor in school (Lewis, 2018). For Black youth, the disconnection rate increased from 17.2% in 2016 to 17.9% in 2017. This data suggests a critical need to establish more training/educational programs to reengage and develop these young people. Society has an obligation to provide developmental opportunities that will enhance the future opportunities of its youth, particularly since they had no choice as to the socioeconomic status to which were born.

Children who are Black or Hispanic or live in a single-parent household are more likely to be in poverty. Research indicates that early life poverty and/or deep poverty “is associated with poorer cognitive development, school readiness, academic achievement educational attainment and future employment outcomes as well as greater adult poverty” (Berger, Paxson & Waldfogel, 2009). Cognitive neuroscience posits that academic concerns are exacerbated by “chronically elevated physiological stress that may interfere with the development of poor children’s stress response system and health as well as regions in their brains responsible for self-regulation” (Duncan, Magnuson & Votruba-Drzal, 2014). “Parental access to material and social resources and their ability to deploy them in ways that promote child well-being is probably more important than household composition. However, household composition can affect the material resources available to individual children and the extent to which adults are able, or wish, to invest time in child care” (Bird, 2007).

## **2.10 Capitalism and the Low-wage Worker**

A capitalistic economy is represented by five central characteristics: private property, capital accumulation, wage labor, voluntary exchange, a price system and competitive markets.

The essential feature of capitalism is to generate a profit. The pillars of capitalism include: self-interest, a market mechanism, freedom to choose, and limited government interference. Low-wage workers are byproducts of capitalism as wealth is not expected nor intended to be equitably distributed. A recent wealth distribution report revealed that 77.1% of the wealth is owned by 10% of the population (“Wealth Distribution”, 2019).

Minimum wage was conceived as a means to elevate wage workers and decrease class stratification. Since an essential feature of capitalism is to make a profit, some businesses might deny the need for a minimum wage from a self-interest perspective. The more money given to workers, the less money available for business owners, CEOs, and/or shareholders. In 2018, the CEO-to-average-worker-pay ratio was 361 to 1 compared to 20 to 1 in 1965. The average CEO earned \$13,940,000 in 2018 compared to a minimum wage worker earning \$15,080 (“Ten Years Without”, 2019). The May 2019 Federal Reserve Report on economic well-being revealed that 17% of US households did not have sufficient funds to pay their current monthly expenses and 39% would be unable to cover an unexpected expense of \$400. Fifty-eight percent of Black adults with a high school diploma or less indicated they would not be able to pay their monthly bills if confronted with a \$400 unexpected expense compared to 38% of whites and 48% of Hispanics. Despite the original good intentions of the minimum wage, class stratification continues to exist as low-wage-work positions earners as “working poor”.

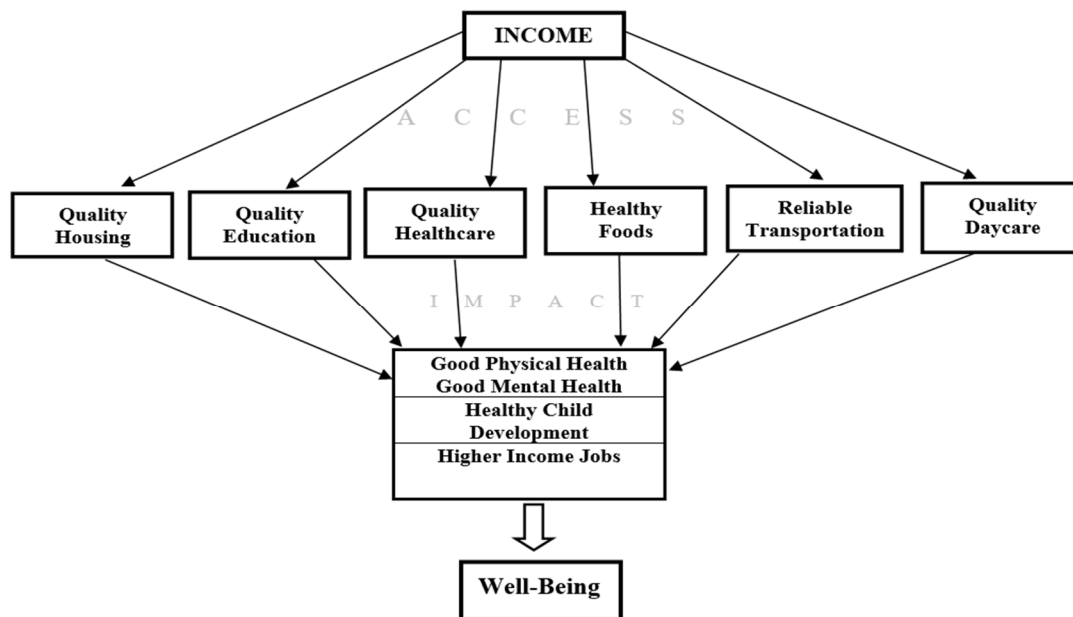
Low-wage workers represent a population of individuals trapped in poverty despite their willingness to work. This denial of equal access to better paying jobs takes its toll on workers and their families. The stress and anxiety caused by poverty combined with poor health and nutrition, low levels of education and inadequate skills, and substandard housing conditions have a dramatic effect on the low-wage worker’s quality of life (Kendall, 2013). Black, female-headed households represent only one affected demographic. Taxpayers are subsidizing the low-wage earner due to the failure of major US companies to pay equitable salaries and benefits commensurate with profits and the rate of inflation. Taxpayers provide \$153 billion dollars a year in government aid programs such as food stamps and other public assistance programs to supplement worker low wages in order to care for their families (Picchu, 2019).

Income inequality provides the foundation for the concept of material hardship which Nelson (2011) defined “as inadequate consumption of goods or services that the public deems minimally necessary for decent human functioning”. As early as 1962, Harrington suggested that “poverty should be defined in terms of those who are denied the minimal levels of health, housing, food and education that our present stage of scientific knowledge specifies as necessary for life as it is now lived in the United States.” Poverty (low income) impacts access to the material goods and services that most of society would consider minimally necessary. These critical goods and services impact the well-being of Black, female-headed families as well as other iterations of the poor in America.

### **3. A Framework to Understand the Income Modulation of Well-being**

Black female-headed families are not the only demographic affected by delimited access to necessary goods and services but they are frequently identified as a primary factor in intergenerational Black poverty, a specious argument at best. If current and future generations of Black Americans are to escape poverty, they must experience more opportunities for enhanced well-being and pecuniary success. The relationship between well-being and income is explained via the Income Modulation of Well-being framework presented.

### 3.2 Figure 1 The Income Modulation of Well-being



**3.3 Tier I.** Income determines access to desired services and goods resulting in material hardship or material wealth. The more money one earns or receives, the more opportunities and choices available. From a microeconomics perspective, consumers will choose to purchase and consume a combination of goods that will maximize their happiness or utility in accordance with their income. The more income available, the greater the choices, and the happier consumers are likely to be when executing their decisions. The income modulation of well-being does not suggest that people must be rich or earn six figures to be happy or experience positive well-being. On the contrary, it suggests that people may need to have more than their basic needs satisfied; have more than enough money to just get by; have sufficient money saved for emergencies and/or lost employment; have money to pursue additional education or acquire new skills; have money to take a vacation or engage in other leisure activities; have money to buy a new car or house or other things they desire.

- Income modulates access to quality housing. “Housing is foundational to economic well-being and is a key determinant of access to opportunity and mobility from poverty” (Racial Wealth Inequality, 2019). Those with limited incomes are more likely to reside in lower income neighborhoods that may be plagued by violence and substandard housing. According to the National Low Income Housing Coalition, “there is not a single US state where a worker earning the federal minimum wage can afford a modest, two-bedroom apartment” at Fair market rent at 30% of earnings (“Out of Reach”, 2019).
- Income modulates access to quality education. Individuals residing in lower income neighborhoods are more likely to experience lower quality basic education and limited access to post-secondary education. Since school funding largely comes from local property taxes, housing plays a pivotal role in how much schools can spend on education. High poverty schools receive less per pupil in state and local funding.
- Income modulates access to quality healthcare. Individuals with lower incomes are less likely to have access to quality healthcare. Individuals with low incomes are more likely to experience restricted access to medical care, more likely to be uninsured or underinsured, and more likely to experience financial barriers related to deductibles and copayments (Woolf et al., 2015).
- Income modulates access to healthy food. Individuals residing in lower income neighborhoods are more likely to reside in “food deserts” and less likely to have access to healthy foods such as fresh fruits, vegetables and meats. Lower income individuals are more likely to experience food insecurity.



- Income modulates opportunities for reliable transportation. Transportation is a major factor for many working Americans since many do not live within walking distance to their jobs. We are a commuter society. In the absence of a personal vehicle, workers must rely on public transportation, which may not be readily available in some areas. How then does one get to work when car pools are unavailable and Uber costs more than you earn?
- Income modulates access to quality childcare. Poor families lack the resources to invest in high-quality child care and enriched learning experiences that more affluent children are provided. For those families earning low-wages, the opportunity to access quality daycare services may be impacted. Imagine earning \$7.25 an hour and your childcare cost is \$5 an hour. Certainly, there are cases where daycare costs amount to \$150 or more per week for infants and special needs children. How does the low-wage worker generate sufficient funds to cover daycare expenses when their earnings do not support it?

### **3.4 Tier II.** Access to quality goods and services impacts one's quality of life.

- Income impacts physical and mental health. Research supports a strong relationship between physical health and mental health. Poor physical health can affect mental health and mental health can affect physical health, suggesting a feedback loop. Access to quality health and mental health care services are important resources that may contribute positively to one's ability to obtain and maintain employment.
- Income impacts child development. As poor families struggle to survive, they are forced to deal with substandard housing, unsafe neighborhoods and lower quality schools, and ultimately, they will experience more stress in their day to day living. These environmental characteristics frequently lead to a host of psychological and developmental consequences for children.
- Income impacts ability to obtain higher income jobs. It is generally accepted that higher income jobs require higher levels of education or training. The pursuit of higher educational levels generally requires an expenditure of funds. The inability to acquire higher levels of education impacts the opportunity to obtain the credentials needed for higher paying jobs.

## **4. Social Justice and Social Policy Issues**

Low-wage work, poverty, income inequality and associated ills are symptoms of an unjust society that fails to recognize and reward the value, dignity and worth of low-wage workers, thus relegating them to a voiceless, subordinate status. This issue affects all iterations of the poor, including Black female-headed families. This is a chronic problem in the United States that has remained unchanged over time despite economic growth and the creation of new jobs. Prior to COVID-19, the country was experiencing low unemployment rates and an increase in the creation of new jobs (U.S. Department of Labor, 2019). Similarly, other government data reported strong growth in economic indicators such as the GDP. The Center for American Progress reported that the 2019 surge in economic growth benefitted the wealthy by helping businesses earn healthy profits without increasing wages for their workers (Madowitz & Hanlon, 2018).

The share of income going to workers has dropped sharply from 64% in 1974 to 57% in 2017 (Reeves, 2019). Women are working more and earning more despite the pay gap. Men are working less and earning less which maintains families at a standstill. Since 1979, the median male wage in the US has dropped by 1.4% for White and 9% and 8% for Black and Hispanic males, respectively. The “volatility of incomes at the bottom of the distribution has grown, in part because of shifts toward the so-called ‘gig-economy’ and in part because of the rise of unpredictable schedules” (Reeves, 2019). Two in five hourly paid workers aged 26 to 32 know their schedule less than a week in advance. This makes it difficult to work a second job, get additional training or education, arrange childcare, or keep medical or other appointments.

Equally troubling has been the fallout from the passage of the Affordable Care Act and employers' response to providing mandated health care to full time employees. An unintended consequence of the Affordable Care Act involved employers cutting employee work hours to avoid paying health insurance benefits. According to a February 5, 2014 Wall Street Journal story, an estimated 7.8 million part-time workers who had planned to move into full-time work experienced cuts in their hours as a result of the mandate.

Nearly half (46%) of all private sector employees do not have paid sick leave from their employers. This lack of paid sick leave disproportionately impacts workers who are least able to recover from lost wages. During the COVID-19 pandemic, America was able to see first-hand how the lack of insurance coverage affected everyday citizens diagnosed with the disease.

The COVID-19 pandemic and social distancing restrictions highlighted the need for sick individuals to stay home but for the poor, finances remained a concern. Stay at home mandates positioned the low-wage worker without health care or sick leave benefits unfavorably. Paid sick leave is crucial to good health and well-being. Illness does not discriminate based on income, race, or family structure.

A range of policy options is required to improve the status of many low-wage workers, establishing a mix of options that target workers and their wages (e.g., an increased minimum wage); provides assistance to low-income families with children (e.g., increased subsidies for child care); or makes longer-term investments that may benefit both down the road (e.g., expanded job training programs) is required (Acs & Nichols, 2007).

- Programs and interventions that improve the material well-being of children and their families and provide high quality cognitive and emotional development are indicated. Funding is needed to develop programs to assist the “literacy-challenged third grader” rather than fund the development of future prisons.
- Increased funding of the Workforce and Innovation Opportunities Act (WIOA) to provide workforce development programs for public assistance recipients, other low-income populations, and low-skilled individuals.
- Increased funding for The Jobs Act of 2019 designed to extend the Pell Grant eligibility of certain short-term training programs allowing America’s financially-challenged workers to use the Pell Grant to increase their skills by earning a short-term credential.
- Approval of House Bill 582 (Raise the Wage Act) to increase the federal minimum wage to \$15 per hour by 2024.
- Approval of the Healthy Families Act that would provide employees without sick leave the opportunity to earn a minimum of 7 paid sick days per year.
- Passage of the “Justice in Policing” Act to address police brutality and end qualified immunity as well as racial profiling on the part of law enforcement.

## **5. Social Work Practice Implications**

Lower wages and fewer benefits are a reflection of the growing powerlessness of wage earners. “A worker without power is one with a lighter paycheck and one who may also suffer greater disrespect and indignities over the course of their work life” (Reeves, 2019). An economy founded on a profit motive and self-interest places the market economy and wage earnings in the hands of a few. This foundation of structural inequality supports the persistence of poverty and is a major social justice issue for the much maligned Black female-headed family. Given all that is known about the US socio-political structure; the economy, low-wage work, capitalism, race and sex discrimination, the killing of unarmed Black males, and other environmental impacts on well-being, how is the Black, female-headed family to escape poverty?

The root cause of poverty and the impact of poverty on family formation must be addressed in addition to race and gender discrimination. Programs and services that seek to enhance the well-being of all families through education; mental and physical health care; quality daycare; affordable, safe housing; healthy food; reliable transportation and law enforcement services that do not decrease the availability of marriageable Black males. These issues are of urgent concern and represent a call to action for practitioners.

## **6. Conclusion**

This paper examines very pertinent questions for policymakers as well as ignites and further examines the culture of poverty and culture of inequality theses on the poverty experienced by people of color and specifically, Black female-headed families. Some concerns noted in the literature relate to low-wage workers may becoming entangled in a vicious culture of poverty. This includes inadequate health care, safe and stable living conditions, quality daycare, reliable transportation, good mental health, healthy foods, and quality education is never attained or is inadequate, at best.

People of color continue to suffer the same disruptions in social and family functioning as other poor demographics but with the added benefit of race and gender discrimination and the intergenerational transmission of trauma. The relationship between income and well-being has been debated for years, yet there is a considerable amount of research that identifies a positive relationship between income and well-being. However, the huge disparities related to race are undeniable.

In the absence of the necessary resources to support positive well-being, how are the poor to escape the issues related to poverty? A number of other evidence-based policy proposals to reduce economic inequality and promote economic mobility should be considered or expanded. Policies that focus on structural and economic equality, educational advancement, trauma-informed care practices, may be particularly effective.

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