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Abstract When treating psychological patients, there are many factors which need to be considered. In fact, depending on the problem, the context under which the evaluation takes place may influence the outcome of the evaluation. Looking for solutions to psychological problems, there are times when known relationships can be leveraged to make a difference. In this paper, the relationship between education and poverty, in light of psychological inquiry, will be considered, compared and contrasted within multiple contexts. Social Change in Context: Poverty and Education Introduction During treatment, it is important to establish an open, honest relationship with the psychologist; however, often times a client may be embarrassed, or ashamed to be completely honest. For example, when an individual has not achieved even a minimal degree of education, say past grade school, or when an individual's financial situation places him/her below the poverty line. As clinicians, the way patients are treated, the advice they are given and ultimately the path chosen to move past illness may have a profound impact on the individual's life. As a result, many persons who are poverty stricken, or who have not gone through basic education training may choose not to reveal these facts for fear of being ridiculed. That is to say, persons who struggle financially, people who have not achieved in the world of academia may have a difficult time in treatment. Is difficulty cause by clinician bias? What about client bias? " Will the Psychologist understand the plight of someone in my situation"? " Will the psychologist treat me differently"? Surely the daily struggles of an individual who has concerns about paying for the next meal, or the daily grind of an individual who cannot read will impact the possibility for the individual to build and maintain a relationship, especially a relationship clinical in nature. Is it possible, however, the relationship between poverty and education goes deeper than what is on the surface? Lack of education and poverty, are they really two distinct problems? Poverty In the United States, the term poverty is thrown around with absurd freedom. However, according the US Census Bureau, poverty is calculated quite precisely. To begin, poverty is computed by including: earnings, unemployment compensation, public assistance, pension or retirement income, alimony, child support along with various other sources; whereas many non-cash benefits are not counted, items such as: food stamps and housing subsidies (2005). Diagram 1, below, shows the calculations used to determine " poverty". From a clinician's perspective, if poverty can be described by the numbers below, is it likely an individual making $9, 393 per year is going to spring for psychological treatment? Certainly it is not likely the individual will pay for treatment by his/her own volition. In the context of a family whose family income is at or around the mark determined by the US Census bureau, the first real problem is seen. How does an individual become considered for treatment? Poverty Thresholds for 2003 by Size of Family and Number of Related Children Under 18 Years (Dollars) Weighted Related children under 18 years Size of family unit average Eight thresholds None One Two Three Four Five Six Seven or more One person (unrelated individual). …… 9, 393 Under 65 years.................... ……… 9, 573 9, 573 65 years and over................. ……… 8, 825 8, 825 Two persons......................... ……… 12, 015 Householder under 65 years........ … 12, 384 12, 321 12, 682 Householder 65 years and over... … 11, 133 11, 122 12, 634 Three persons....................... ……… 14, 680 14, 393 14, 810 14, 824 Four persons........................ ………. 18, 810 18, 979 19, 289 18, 660 18, 725 Five persons........................ ……… 22, 245 22, 887 23, 220 22, 509 21, 959 21, 623 Six persons......................... ……… 25, 122 26, 324 26, 429 25, 884 25, 362 24, 586 24, 126 Seven persons....................... ……… 28, 544 30, 289 30, 479 29, 827 29, 372 28, 526 27, 538 26, 454 Eight persons....................... ……… 31, 589 33, 876 34, 175 33, 560 33, 021 32, 256 31, 286 30, 275 30, 019 Nine persons or more................ …… 37, 656 40, 751 40, 948 40, 404 39, 947 39, 196 38, 163 37, 229 36, 998 35, 572 Source: U. S. Census Bureau, Current Population Survey 2004 Annual Social and Economic Supplement. Diagram 1 Next, let us forget about the money required to receive treatment and consider the illnesses or effects which are commonly experienced by individuals with insufficient household finances. Of utmost importance, let us consider the evidence compiled through longitudinal studies of children. When a child is born into the world, he has no control over the wealth of the family which he has now become a member. Based on numerous studies, there is a significant impact to children whom are born into a persistent state of poverty because the learning and verbal environment is also " chronically impoverished" (Linver, 2002). Other behavior characteristics like, " emotion regulation and inhibition of aggressive and impulsive behavior" are rooted in and based on family interactions which occur over a period of time and alterations in these characteristics are likely to impact: parental relationships, socializations processing, observation and imitation of adult models, along with stable and predictable family arrangements" (Ackerman, 2004). In a study conducted in 2005, Cutrona clearly linked depression with poverty among African American women. In a situation where mothers are depressed, once again, children may be most at risk. Moreover, when a child is raised in a persistent state of poverty, he is likely to be associated with " partner discord and divorce, with the chronic irritability and distress of parents, and with parent feelings of powerlessness and futility" (Conger, 2002). Needless to say, there are many negatives when considering poverty. At this time, let us discuss education in the United States. Education In the United States is seems to be a common mantra, " now days college is a requirement". However, based upon statistics (for all races and both sexes), it appears there is clearly a link between level of education and earned income. Diagram 2, below, provides a breakdown of the mean income per given education level. > 9th grade 9-12th graduate some college Associates Bachelors Masters Professional Doctoral 23, 700 27, 801 35, 438 35, 714 41, 928 62, 100 73, 116 129, 576 99, 348 U. S. Census Bureau, Current Population Survey 2004 Annual Social and Economic Supplement Diagram 2 Interesting to note, even with a minimal education, less than 9th grade, the average income for an individual who maintained full-time employment is more than double the " poverty" line. While it is not within the scope of this document, it would be worthwhile to try and discern which jobs, if any, are typically filled by persons who are below the poverty line. Perhaps another point should be considered? Is there a relationship between education and the quantity of time worked? To answer this question, again, information from the 2004 US Census was compiled in Diagram 3. In this diagram, numbers are in thousands and it becomes clear that the higher one achieves academically, the less likely the individual will be " without" income. Also, individuals who achieve less than a 9th grade education are 3 times as likely to go a year without earning income. > 9th grade 9th-12 HS Grad some college Associates Bachelors Masters Professional Doctorate 7, 105 7, 963 21, 141 8, 521 3, 338 7, 005 2, 431 571 487 4641 8035 38670 23287 12426 26762 10177 2382 1935 11, 746 15, 998 59, 811 31, 808 15, 764 33, 767 12, 608 2, 953 2, 422 60% 50% 35% 27% 21% 21% 19% 19% 20% U. S. Census Bureau, Current Population Survey 2004 Annual Social and Economic Supplement Diagram 3 If the context of this conversation remains focused on persons who are in poverty, one can clearly see from the US Census information, a person who works full-time, year around, is not likely to experience financial instability. However, it is clear the higher an individual achieves in academia, the better off, financially, the individual will become. Under these auspices it appears a lack of education is closely related to low income. Perhaps the relationship between these two factors should be explored in more detail? Poverty and Education According to the census information, one can certainly conclude a relationship between education and poverty does exist. Based on evidence presented thus far, however, one cannot determine causality since a correlation is statistically an insufficient argument. Regardless, one might consider a couple questions, does a lack of education cause an individual to live in poverty or does living in poverty cause an individual to be less educated? Unfortunately, the answer to each of these questions is probably the same. Yes. There has been a movement to better understand the " implications of family income for children's development" (Mistry, 2004). The growing interest has been sparked by a growing rate of childhood poverty (2004). " Poverty rates are higher for families with young children, with children under age 6 comprising the poorest group in the United States (Proctor, 2003). Furthermore, the economic stress model demonstrates that objective economic measures indirectly affect the psychological well-being of family members, family processes, and family outcomes through subjective feelings of deprivation and financial strain such as not being able to make ends meet and worrying about meeting financial obligations (Conger, 2002). The impact of perceived financial strain had been demonstrated to have significant impact on inner-city youths (Furstenberg, 1999). Relationships among income, family processes, and children's developmental outcomes are typically examined by mean income estimates. However, recent " empirical evidence suggests that income changes matter more for children with less" (Dearing, 2001). So now, the key question, how does being poor relate to education? Let us suggest a child is born into a poor family, certain investigations found, " that poor do exhibit behaviors that perpetuate their poverty. These behaviors include a lack of effort, ambition, thrift, talent, morals and low intelligence" (Beck, 1999). In fact, Bullock (1995) indicates poor individuals are perceived as " failing to seize opportunities because they lack diligence and initiative. . . Poor people and welfare recipients are typically characterized as dishonest, dependent, lazy, uninterested in education, and promiscuous" (p. 125). While the latest sociological finding was based upon adult interaction, it has also been discovered that middle class children demonstrate the same responses as adults (Chafel, 1997). As one might have reasonably expected, children born into poverty certainly have a lot to overcome. Now the question is does a child, from a poverty stricken family, have a legitimate opportunity to improve? Fine (1990) investigated three high schools from different locations. The study was intended to find the " motives" for students who dropped out. At one high school Fine, referring to the drop out students, " they were viewed as inferior and perceptually transformed into a thread to the well-being" (p. 116). Of the children who dropped out two-thirds of the students who did not finish high school were from " low-income families and were minorities in color" (p. 118). Fine further concluded the same actions would not have been tolerated in a middle class school environment, even with the same justifications. Poverty and Insufficient Education – Making a change Based on findings presented in this document, it is clear a child born into poverty simply does not have the same opportunities as a child from a middle-class, or upper class environment. Why? Insufficient family support structures, combined with worse schools, lower expectations and likely an exposure to discrimination are all factors which place a child at a significant disadvantage. As a movement, how can psychologists make a difference in such a dire situation? First, psychologists must be extremely careful to take into account cultural differences. As described in Goode (2001), cultural competence deals with the ability to respect beliefs, styles, attitudes and behaviors for a multicultural environment. Psychologists can not simply discuss the ideals, but rather, as a group they must live the ideals. The necessary changes, to reduce poverty, must occur at a macro environmental level. That is to say, in this document, based on sound research, education is the key to escaping poverty. Children must have an opportunity to gain the education despite parental flaws and environmental difficulties. The truth is, because of a less than ideal environment, the odds will still be stacked against children from low-income households. In an effort to improve the opportunity for children from a disadvantaged background, several programs need to be implemented or changed. First, affirmative action programs must be changed and strengthened. The program should not be based upon race, but rather economics. As indicated in the research presented in this document, the disadvantaged persons will be disproportionately from minority groups; however, race should not be key to the discussion. Based on several studies, the disadvantages faced by children are less about race than opportunity and income. Besides, a child from a disadvantaged background deserves a chance, regardless of skin color. By strengthening the affirmative action plans and providing a better education to children from a disadvantaged background, it may be possible to break the cycle of poverty. As psychologists, as researchers, and as educators, we must ban together and take on responsibility to instigate social change. The primary role for the profession should be as advocates and experts. To accomplish the goal of truly making a significant change, psychologists will have to become active in community based organizations and various advocacy groups. Honestly, all changes do not have to be implemented on such a grand level. It is also possible to get involved with local education institutions, grade schools, high schools and Universities. If this is still asking too much, each psychologist should start by an introspective evaluation and suddenly, it might become clear there are several small ways where each individual can make a difference. References Ackerman, Brian P. The Relations Between Persistent Poverty and Contextual Risk and Children's Behavior in Elementary School. Developmental Psychology. Vol. 40 (3) May 2004, pp. 367-377 Adam, Emma K. Home Sweet Home(s): Parental Separations, Residential Moves, and Adjustment Problems in Low-Income Adolescent Girls. Developmental Psychology. Vol. 38 (5) September 2002, pp. 792-805 Chafel, J. A. (1997). Societal images of poverty: Child and adult beliefs. Youth & Society, 28, 432-463. Conger, R. D., Wallace, L. E., Sun, Y., Simons, R. L., McLoyd, V. C. & Brody, G. H. (2002). 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