

**A Wealth of Knowledge: Looking at the Intersectionality of Education and Generational  
Poverty**

**An Honors Thesis (HONR 499)**

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## **Abstract**

America has long been hailed as the land of opportunity. However, in recent years we have experienced unprecedented levels of income inequality and a widespread increase in the working poor. Despite the United States' long held belief of the self-made, thriving family, today's world paints a much different picture. I put together ideas and statistics from books such as *Corporations are not People*, *The Big Squeeze*, and *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit*, scholarly articles, and information I learned firsthand from my recent work with Beneficence Family Scholars, a nonprofit operating in Muncie, Indiana. Throughout the paper I lay out the case for why we have a systemic problem with how we treat the poor in the United States and how making education more accessible allows individuals and communities to escape the shackles of generational poverty.

## **Acknowledgements**

I would like to thank Dr. Jason Powell for advising me through this project. His help and constant positive influence helped me through more than just this thesis throughout my college career.

I would also like to thank Lydia Kotowski and everyone at Beneficence Family Scholars for allowing me to work closely with them to both research this thesis and do my part in reversing the generational poverty in the Muncie community

## **Process Analysis Statement:**

The act of creating this thesis has reconstructed my worldview a few times. Starting out in college, I never would have imagined writing a thesis research paper on the subject of generational poverty, partly because I never knew that generational poverty existed. Many people remain unaware of the unjust system we perpetuate that allows the exacerbation of inequality from one generation to the next. This lack of knowledge led me to dig deeper into the idea of generational poverty. After all, how could I accurately form an opinion on something I knew nothing about? Upon starting to read books and talk to people on the subject, I grew more and more attached to the idea. Finally, the realization that I myself came from a background affected by generational poverty caused the drive I feel to research and help alleviate the problem however I can. Growing up, we never had that much money. Much of the financial struggles my family had gone unnoticed by myself and my three brothers because my wonderful parents worked diligently to shield us from the unsavory parts of life. Only upon getting older and asking my parents about our past did I find out how bad things were. There were moments where we had utilities shut off. We went on food stamps. My parents worked hard to keep food on the table to try and provide as normal a life as possible for my brothers and me.

In some ways, I treasure my humble past. While I am by no means wealthy now, we are miles ahead of where we used to be, but the lessons remain. There are certain things that only the situation I grew up with can teach. Things like the value of family and hard work, the need to help others whenever possible, and finally, the value of education. All through my childhood, my parents stressed the need for school and getting an education. “Work hard in school now so you don’t need to work as hard as we have had to later.” This mantra, drilled into my head a thousand times, stays with me to this day. I plan on working forward to my doctorate and am constantly

inspired by seeing my parents work on their higher degrees as well. If they can go back to school years later, change careers, get degrees, and raise four rambunctious boys, then surely anything I want to achieve is possible.

I feel that in a lot of ways, things were building up to something. That something turned out to be an immersive learning opportunity through the Virginia Ball Center. I heard that there was an all honors immersive learning happening that would establish a nonprofit foundation aimed at fighting generational poverty. I knew instantly that I needed to be involved. I filled out the application that day and sent it in. After what felt like an eternity, I heard back that I was in. This led to the great difficulty of rearranging my schedule so I could do this project while also still graduating in 2020. The solution I settled upon was taking four online classes while simultaneously doing the immersive learning project. While it has not always been easy, it has definitely been worthwhile.

I decided early on that I wanted to do a research paper going into the details about generational poverty. I initially spoke with my advisor, Jason Powell, about my idea and got pointed in the right direction. Deciding upon the path I wanted to go down, I ordered around 15 books, read a few more that were assigned during the semester to all the VBC students, and began pouring through scholarly articles and the databases that Bracken Library offers. Sometimes, finding relevant data was difficult. The world of economics changed drastically after the Great Recession in 2008. Since we can only derive economic trends from hindsight, this means that there is not a lot of post-recession scholarly research done yet. While reading through a great paper published in the 1970s is interesting, it doesn't provide much in the way of relevant data.

Reading through all of the books for this paper was a journey unto itself. There were times I could only read a chapter or so because I was frustrated and downtrodden by how much injustice and unfairness there was in the world. *The Big Squeeze* had a perfect example. One of the beginning stories was a woman who tried to fight a corrupt manufacturing company she worked for, on behalf of herself and her fellow workers. The management of that company put her through the wringer and eventually falsified a sexual harassment claim against her to fire her once it became clear that they couldn't buy her out. All of this happened while she was also trying to raise her daughter. Even though she finally got justice in the end, I was shocked at how a company could be so systematically flawed and morally bankrupt that they could put the status quo and the profit margin over a single mother's livelihood and well-being. Unfortunately, this is not a standout case by any means. All across the country people are being beaten down by a system against which they have no means to fight back. This is why I am passionate about generational poverty. Systemic poverty that plagues so many people is not their fault. I have never been able to stand injustice in any form so this cause quickly became an important point for me.

The nonprofit I mentioned earlier was the perfect way to put my knowledge and abilities to use, helping those who lost out on the birth lottery. Many business individuals have a bad reputation as money hungry or greedy, but I wanted to use the things I had learned throughout my finance and economics classes to help the little guy. While starting a brand-new company is certainly a step out of what I had previously done in the classroom, I knew it was a challenge I was willing to face. We started off the semester in the VBC by deciding what we needed to accomplish to form our nonprofit. This was made easier by the head start our president, Lydia Kotowski, had gotten over winter break. Upon deciding what we needed, we divided up into

teams based around our different backgrounds and strengths. I joined the business team. Surprisingly, the business team was small. There were only two of us, myself and another economics major. We were joined frequently by the president and quickly formulated a budget. The actual cost of running the business was small and easily achievable. However, when we budgeted out our goal, providing every need for a single parent family for a four-year college degree, we came up with a problem. The rough number we came up with was almost a quarter of a million dollars to entirely supply a single parent and two children through 4 years of college. I was brutally reminded of why many people see a college degree as a gigantic financial barrier keeping them out of higher learning. We set that number aside and continued on planning and setting the rest of the nonprofit. With 17 people working with passion, and the equivalent of a full-time job's worth of hours, a business goes up surprisingly quick. Soon, it was time to make a group trip down to Louisville, Kentucky to visit the original nonprofit that we were modeling ours on, Family Scholar House.

Upon a warm reception and a few meetings, we realized that we had been reinventing the wheel. Family Scholar House did not pay for everything to support a family. What they actually did was act as a hub. They provided information and support while guiding families into helping themselves with already established services. During this trip my eyes were opened in a few ways. Financially, I realized our nonprofit was feasible. Subjectively, I realized that the need for what we were doing was greater than I thought. So many people are out in the world, ready to work hard if they could just get a chance. The biggest takeaway from this trip was a redoubling of my dedication to my thesis research and the work of Beneficence Family Scholars.

We went through a few more dynamic changes of structure throughout the resulting weeks. Many of these changes brought us more in line with the model that Family Scholar House

worked with. Between business planning, meeting with the upper crust of Muncie, working on fundraising, and making community partners, the last half of the semester flew by. Before I knew what had happened, the semester was over and my thesis was done. At the beginning, everything looked so far away and larger than life. But looking back, I have completed my honors thesis and helped establish a new nonprofit, ready to help the Muncie community.

The main thing I learned from this process is that anyone can achieve great things. It can feel like greatness is too far away or left to the few great individuals among us. But really, anyone is capable of doing whatever they desire to do. If anyone had asked me if a group of college students could establish a nonprofit that is ready to change their community, I would have said no. I think all of us involved would have. But we took it one step at a time and realized we were more capable than we thought. We even stopped telling people we were students and instead said we were representatives of Beneficence Family Scholars, and that alone changed people's perception of us. I grew a lot this semester and have a much better grasp on what I want to do and am capable of doing. This project has helped solidify my desire to push through grad school and continue working with the nonprofit sector. It turns out people can be great when given the opportunity.

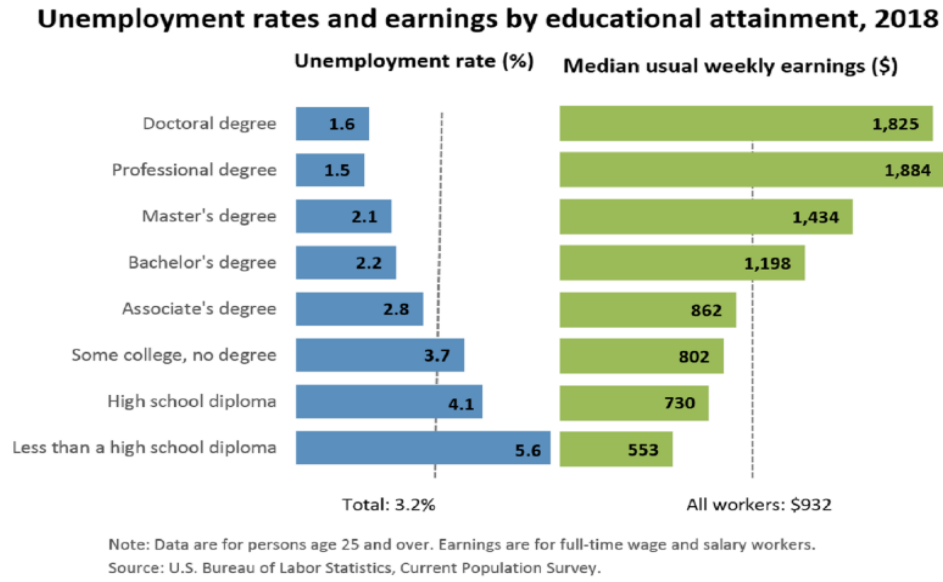
## **Thesis:**

Before we can discuss what causes generational poverty, we must first define what poverty is. The dictionary definition of poverty is *the state of being extremely poor*. This definition typically marks the end of most thought on the issue, but I prefer a secondary definition, *the state of being inferior in quality or insufficient in amount*. (Oxford Dictionary) Interestingly enough, a synonym for poverty is scarcity. Economics is the study of scarcity; therefore, it is also the study of poverty. However, there has been a serious lack of information and research done into the subject in economics departments due to the widespread belief that the poor citizens of our country somehow deserve their lot, rather than accepting the possibility that the system we have designed for the people and by the people has let the people down. I prefer this definition because it allows for a broader understanding of what poverty truly is and it gives an understanding about how poverty affects all of us in our connected economic endeavors. Poverty does not simply mean that someone cannot afford to go out to eat or buy a new car. The reality of real, systemic, and generational poverty is a bleak looking future and a system that punishes individuals for the ultimate American sin, being born poor.

Education is the key that unlocks the chains of poverty and allows individuals to actually determine their final path. In the chart below, one can see that the lower one's education level is, the higher the percentage of unemployment and the lower the median usual weekly earnings. The way to move past one's economic starting place is education. This typically means a four-year college degree, but vocational or technical training works just as well. Gone are the days where one could get a good-paying, pension-providing job at the local factory right out of high school. Moving up the economic ladder in today's world requires higher education. In this paper I will explore the intersectionality of generational poverty and education. I will do this by defining



generational poverty, explaining how the United States compares to the rest of the world in terms of poverty, exploring generational poverty Muncie, Indiana, and finally discussing how education works to undo many of the problems and inequalities that plague the impoverished.



(Global Partnership for Education)

According to the *Journal of Epidemiology and Community Health*, there are at least three main categories of poverty: Economic, Human, and Multidimensional. (Mowafi) For the purpose of this paper, I will mostly discuss economic forms of poverty, narrowing the term further for easier discussion. Economic poverty can be split into *absolute* and *relative* poverty types. The idea of absolute poverty is probably what most people assume when they think of poverty. If individuals live in absolute poverty, they do not possess the minimum capital required for a minimum standard of living. This includes inadequate food, shelter, water, etc. According to the World Bank, around 8.6% of the world lives in extreme poverty, living on less than \$1.90 a day. This \$1.90 threshold represents the international extreme poverty line. But this is not just

something that happens in some faraway place, completely removed from our glittering American Dream. The amount of US citizens living in extreme poverty in 2011 was around 1.5 million households, including 2.8 million children. (U.S. Census) If the idea of almost three million children living in objectively awful poverty does not convince us as a nation that we need to take action, what will? All of the usual, not great, but usual arguments against poverty assistance programs pale in the face of this epidemic. What jobs should children get to lift themselves out of poverty? Where are these children's bootstraps?

Relative poverty measures how worse off individuals are compared to other members of their social surroundings. (Mowafi) Even the "Father of Economics," Adam Smith, recognized in 1776 the need for this measure of poverty. He defined "necessaries" as "not only the commodities which are indispensably necessary for the support of life, but whatever the custom of the country renders it indecent for credible people, even of the lowest order, to be without." (Smith, pg 676) This is an important distinction that people often overlook. An individual can be perfectly within national standards, or even have plenty of food to eat while still trapped in poverty. There is a social stigma that results from being of lesser means than one's peers. There are organizations like charity closets built around helping to resolve this exact issue, but though we know clothes may not make the man, they do affect his peers' opinions of him. A lack of resources relative to one's situation means that individuals are no longer able to participate fully in society or play the social roles that they need to. Job opportunities, police interactions, or even random people walking down the street, are all encounters dependent on how our relative wealth causes us to come across to the other people in our social world.

The final definition of poverty I want to lay out is childhood poverty. According to the United Nations General Assembly, "children living in poverty are deprived of nutrition, water

,and sanitation facilities, access to basic health care services, shelter, education, participation and protection, and that while a severe lack of goods and services hurts every human being, it is most threatening and harmful to children, leaving them unable to enjoy their rights, to reach their full potential and to participate as full members of the society.” (Jones, pg 8) The reality of childhood poverty is both more threatening and more heartbreaking than any other measure of poverty. In 2013, many of the childhood poverty statistics hit record highs. According to the National Center on Family Homelessness, in 2013 around 2.5 million children had experienced homelessness and 16.7 million children, more than 20%, lived in food insecure homes. What better metric could there be for diagnosing a widespread, systemic problem in the way we view and treat poverty than seeing how many people, powerless to help themselves, literally are left outside the doors, hungry and cold?

There is a serious cognitive dissonance that exists in the United States. While global living standards are rising, our poverty issues are not being resolved. Many governmental programs that attempt to subsidize the problem are overextended, inefficient, and often aim to treat only the symptoms of poverty, not the root cause. Section 8, SNAP, and many more government assistance programs find themselves with too many mouths to feed and not enough resources to do it. Since 1871, the U.S. has had the world’s largest economy and as of 2017 the was at \$19.39 trillion. This is expected to grow to \$24.52 trillion by 2023. (Bajpai) The US has the second highest rate of poverty in the world at 17.2%, poverty here meaning the percentage of people who make less than half the national median income, and according to a 2012 UNICEF study, around 23.1% of U.S. children live in poverty.(Merelli) The metric used to define poverty in the study is an important departure from the World Bank’s benchmark mentioned earlier. While it is true that by global standards, nobody in the U.S. lives in *extreme poverty*, not only is

living on \$1.90 a day virtually an impossibility, it shows clear evidence of the more insidious relative poverty that people tend to overlook. This general rate of poverty comes from the perils of generational problems that predetermine one's economic destiny. Once a family gets behind, the next generation begins a little further behind the starting line in the next race. Rinse and repeat for a handful of generations and you have people who only know poverty.

This is not what our ancestors meant by the American Dream and it is not what people currently talk about with the free market. What we are looking at is not a failure in outcome, it is a failure in opportunity. The sad truth about our current American Dream is that the game is fixed from the start. People who get ahead in the game rig it for their children. Look at the recent "youngest self-made billionaire," Kylie Jenner. (Chui) Instead of being touted as the Dream personified, she is a shining example of why the system is broken. Anyone can make it in this country, as long as they inherit millions of dollars, international fame, and ready-made connections from the luck of their birth. A great example of this is the 2019 college admission scandal that recently hit the news. As a quick recap, Willam Singer, the head of two major firms (Key Worldwide Foundation and The Edge College & Career Network), pled guilty to the FBI that he had helped over 750 families with unethical college admission practices. There have been over 50 indictments to date. (Kates) Many high-profile celebrities and business moguls have been caught in this web. This is a clear example of pay to play. Anyone can get into an Ivy League if their parents can slide millions of dollars under the table or pay someone to falsify documents.

So even in education, largely seen as the best tool for breaking the chains of poverty, being a "legacy" student allows one a greater chance of college admission. 42% of institutions said that being a legacy is taken into account in admissions. (Jaschik) These problems show the

sort of corruption money creates. Parents can bribe officials and coaches, pay so their children could cheat on the SAT and ACT, falsify athletic records, or get their children unfairly diagnosed with a learning disability. Former Harvard president Drew Gilpin Faust said, “we could fill our class twice over with valedictorians.” (Kates) Unfortunately, the rags to riches story does not often happen. In reality, it is more like riches to more riches. A 2013 study found that income inequality is on the rise and becoming more permanent, reducing social mobility. (DeParle) While it is “plausible” that individuals can work their way to a higher social class, it is not likely. The circumstances of one’s birth largely determine one’s lot in life.

How can the richest nation in the world have such unfairness? It all comes back to two main issues, income disparity and generational elasticity. Income disparity is when some people in a country receive a higher income than others. As a surface level idea, this is not a problem. After all, individuals should be fairly compensated for the work they do. Most everyone agrees with that statement. Income disparity only becomes a problem when the circumstance of one’s birth starts to predetermine the opportunities given. When one can calculate the likelihood of newborn babies going to an Ivy League school simply by knowing their zip code, we have reached a problem. A baby born in the top decile of income has a 22.9% chance of attaining the top decile of income themselves and a 40.7% of attaining the top quintile. In comparison, a child born in the lowest decile has only a 1.3% of attaining the top decile and a 3.7% chance of attaining the top quintile. The numbers here clearly show that there is strong correlation between one’s economic status at birth and one’s economic status later in the life. (Bowles)

Another important aspect of poverty is a country’s generational elasticity. According to The Conference Board of Canada, “Intergenerational income mobility is measured by calculating the elasticity of intergenerational earnings. A higher elasticity number implies that it is more

difficult for a person to move outside the income class he or she was born into.”

(Intergenerational Income Mobility) A common measure of generational elasticity is a percentage of parental income that is passed on to the children. The final value that is measured is *beta*. Beta summarizes the income mobility of a society in an easily read number. A positive beta implies a “generational persistence” of income from parents to children. A negative beta means that there would be a reversal of income potential from one generation to another. (Corak)

As a policy tool, true equality of opportunity requires a beta of 0. This means that individuals’ income has no bearing on what their children’s income would be. Bill Gates’ children would have the exact same chance of earnings potential as that of a pauper’s child from Gary, Indiana. While a beta of 0 sounds good on the surface, I believe this would be a human rights violation of parents’ ability to provide for their children. In addition, some economists argue that beta should be used cautiously because other factors can be taken into account, such as the reality that the legislation required to reach a beta of 0 would be unsustainable in the long run. (Corak)

Another issue with the simple beta measurement is its use in comparing various countries. Different cultures, social environments, or economic histories all contribute to confusing the issue even more and throwing doubt into policy makers way. To attempt to combat this, the Great Gatsby Curve was created in 2012 by Alan Kreuger of the Council of Economic Advisors. The curve included the United States and 12 other countries. Those with high levels of economic mobility were high on the curve, such as Denmark. Those with low levels of economic mobility were low on the curve, such as China. Some economists view this curve as indicative of a pressing problem for the countries that sit low on the scale. Others view it as restating the obvious, such as Harvard economist Greg Mankiw’s belief that the curve is just a product of diversity. Small, relatively homogenous countries like the Scandinavian countries will obviously

experience lower levels of immobility when compared to larger, more diverse countries. He compares the economic history of Germany to that of Greece, or Connecticut to Mississippi. The first two are close geographically, but are home to radically different people groups with different economic histories and values. The second two are even in the same country, yet are unlike each other in almost every way besides both being American. Is it really fair to compare such different locations with such different socioeconomic cultures?

However, this could prove the exact point that Mankiw sought to disprove. Since where one is born is arbitrary and one's income is largely based on where one is born, doesn't that mean that one's income is largely arbitrary? This argument makes a strong case for why we should aim for equality of opportunity as much as is realistic. There is no reason to feel proud or honorable about wealth and status that was decided long before the current day.

This leads to the next question, should the American Dream be arbitrarily awarded? Why should winning a birth lottery allow someone a better life when we are "all created equal?" Logic dictates that arbitrary things cannot be logical. We have a system that is neither fair nor logical and we seem to be okay with this. The American Dream says that if people work hard and play by the rules, they can provide for their family. However, this is not the case. We have two parent households both working more than full time and barely earning enough to survive. From 1979 to 2008, hourly earnings for 80% of American workers rose 1% after inflation. During this same period, worker productivity rose 60%. If the average wage kept up with the productivity increases, the average full-time wage would be around \$58,000 a year. The actual average as of 2007 was \$36,000. (Greenhouse, pg 40) It is significant that these numbers predate the 2008 financial crash, which was the second worst economic disaster in our country's history. Americans are also working an average of 135 hours more than British workers, 240 hours more

than French workers, and 370 hours more than German workers. (Greenhouse) To make matters worse, we are also less satisfied with our jobs. According to a study done by The Conference Board, a business research group, only 47% of American workers are satisfied by their jobs. From 1979 to 2005, after tax income rose 6% for the bottom fifth of households, 21% for the middle fifth, the top fifth rose 80%, and for the top 1% of the population it climbed to 228%. (Greenhouse) Does that seem a bit backward to anyone else? I don't begrudge someone their fairly earned wealth, but if the system truly works, then anyone should be able to make it in this country, but based on the numbers, that does not seem to be the case.

A big part of the problem is the distortion of the market that we have been experiencing since the 70's. Those at the top of the economic ladder spend their expansive wealth to maintain their wealth. Unfortunately, hard work does not create wealth. Wealth creates wealth. Once the legal "persons" we call corporations get their say in things, the richest get an even easier tool to keep their status. In the aftermath of the famous *Citizens United* case, corporations were allowed to contribute as much money they wanted to political elections. (Clements) In a system where those without economic power get left behind, the destitute are now losing their political power as well. What power do the downtrodden have left? We have allowed those with wealth to leverage their economic power into a financial despotism that allows a monopoly on the good life.

To put it in perspective, a few dozen donors contributed 60% of the Super PAC money, and almost all of the Super PAC money came from just 3,318 donors. That is just 0.0011% of the American population. One billionaire global casino mogul alone contributed \$93 million.

(Clements, pg 9) What this means is that the laws and courts of our country are for sale. The very



institutions that are designed to prevent socioeconomic corruption and abuse have been bought and paid for, and the public cannot keep up.

A big question that I always hear when talking about generational poverty is “why can’t they just get jobs?” This common misconception represents the American mentality towards poverty. If somebody is in trouble, he or she must deserve it somehow. To accept that random chance might ruin someone’s life is to accept that the system needs work. A deeper aspect of the pushback is the idea that if other people have an arbitrary circumstance, then all of our accomplishments are also arbitrary. I speak from personal experience when I say that people often take the topic of generational poverty as a personal attack on their work ethic or motivational drive. The truth of the matter is that hard work can get far in this country, but circumstance can also drag you down. Too many people in our country know the tightrope too well. A single bad break: a broken-down car, an unexpected medical bill, or a lay off at a parents’ job, can spell financial ruin. Many families barely tread water with two working parents under the best of circumstances. If everyone’s entire financial future could be decided with one bad luck lottery, does anyone really have their fair chance to make it?

Next, I will talk about a famous, yet unknown city, Muncie, Indiana. Muncie has actually been used in various case studies on small town America. It also was the basis for the fictional town of Pawnee in Parks and Rec and used to be a manufacturing powerhouse of the area. Now, it has a higher than average poverty rate, over double the Indiana average of 13.5%. Muncie has an average of 30.9% (Indiana Poverty Report) and is mostly held afloat by the presence of Ball State University and Ball Memorial Hospital. A constantly shifting population of young college students does not make for great community building. In my work with Beneficence Family Scholars, many people we have wanted to work with have expressed concern that we were just

looking to do some community service and clock out. This is the general mentality the people of Muncie have about college students. To finish our overview, we have a post-industrial, small town that is propped up by a population that the actual residents actively mistrust. Pair this with a poverty rate over double the state average and the picture begins to look pretty bleak.

Displaced Native American tribes began to settle in Delaware County in the late 1770s. White settlers arrived around 1820 and began to drain the surrounding swamps to convert it to farmland. Muncie incorporated as a city in 1865 and stayed small and quiet until the discovery of abundant natural gas in the 1890s. In 1880 the population of Muncie was 5000. By 1920, it was 21,000. Muncie became a booming industrial town for much of the twentieth century.

The early twentieth century was a very important time in Muncie's history. That was the time that the Ball brothers invested in Muncie and employed thousands of local residents. Initially the abundant natural gas attracted the Ball brothers and many other companies to come to the area. However, too soon, the natural gas ran out. By the 1970s, the manufacturing plants were mostly gone. Despite the years of service and the city's loyalty, with the pull of cheap overseas labor too enticing to resist, the factories left and took all the jobs with them. Today, the primary employers in Muncie are Ball State University and Ball Memorial Hospital. Both of these tend to employ highly educated individuals from other places, while the low skilled workers are relegated to the retail and service industries. These jobs often require terrible hours and even worse wages. As anyone who has ever worked retail can testify, it's not a very gratifying job. This leads to a situation known as "wage slaves." These people can survive, barely, on what they make. However, they cannot invest extra time, energy, and resources into further job training or schooling because they simply do not have anything extra.

A full-time worker at minimum wage makes \$7.25 an hour. When adjusted for inflation, this is the lowest it has ever been. Since its historic high in 1968, when it was raised from \$1.40 to \$1.60, the real earnings of workers have been dropping. That 1968 wage amounts to \$10.55 in today's money. The National Employment Law Project has set its sights on that benchmark. However, if the minimum wage had kept up with inflation, we would be at \$21.16 an hour. (Babones) Now, I am not saying we should just quickly panic and vault the minimum wage that high. Economists are all over the place regarding how that would affect things and I do not claim to see the future. But I will say that these numbers should give rise to some thought. As I stated earlier, worker productivity has grown tremendously since these days gone by. We are producing more and more, but where is it going? We need to accept that people at the bottom might need help getting access to all these increases and that that is okay.

For us to truly become the land of opportunity, we need to make sure that anyone can make it here if they are willing to put in the work. Plenty of people here are doing more than their fair share and have little to show for it, little to give their kids for it. It is time for us to meet them somewhere along the line. We are far past time to start working on helping each other out. The worst that can happen is that we end up with a better, happier community that even the most destitute of us are able to access.

I have spoken at length about generational poverty and what the history of that looks like in the U.S., and specifically, Muncie. Now I will move on to education and what that looks like to those trapped in generational poverty. According to the UN, education is one of its primary goals for the entire world. Its goal for education aims to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all." (Global Partnership for Education) Obviously the importance of education is recognized by the United Nations as

something the entire globe should focus on. But I think we should aim to make education more of a local problem rather than an abstract global problem.

The tangible effect of education is income level. The annual income level of someone who has not completed high school is \$20,241. Those who have completed high school have an income jump to \$30,627. But, one who has a bachelor's degree has an average income of \$56,665.

The U.S. average labor force participation rate is approximately 63%. Those who do not complete a high school degree show a participation rate of only 45%. The rate jumps up to 58% for those who complete high school. With some college or an associate's degree, participation rate rises to 67%, while those with a bachelor's or advanced degree top out at approximately 75% labor force participation rate. (Kohl)

The data all points to the idea that education is the way to greater socioeconomic standing. Even attending some college and not graduating creates upward pressure on one's income. No matter what sort of education level one attains, it creates an effective path towards greater economic freedom. This is why education is so important. There are those out there who seek to take advantage of the poor. They prefer them uneducated and hungry, looking for any crumb that falls from the table. The best way to empower citizens in a community is education. Even if it does not translate to immediate economic gain, the empowerment of people and communities is the end goal of education.

Throughout this paper I have laid out the intersectionality of poverty and education. Looking at the data, it makes a clear case that a large portion of one's economic determination is based on arbitrary circumstances and that the system we currently operate under is not as fair as

we would like to believe. I have also laid out how education allows individuals to create higher levels of personal wealth and can create economic safety by breaking the bonds of poverty. Using this data, we can see that poverty is not the fault of the impoverished and we should all work to alleviate this problem.

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