



The minimum average daycare cost is over half what a person who makes minimum wage earns monthly.

Examining The Harsh Cycle of Poverty and its Effects

By Karah Lindsey

We can all agree that poverty isn't a good thing. It's hard trying to decide what bills to pay or wondering where the money for the next meal is coming from. When a person lives in poverty, it affects every aspect of their life. They are perpetually trapped and will have a hard time climbing out of the poverty trap.

Poverty is stressful; raising a family in poverty is even more so. Someone working a full-time, minimum wage job earns \$14,500 a year. While that's a mere \$1,740 above the poverty line for individuals, a family where one parent works and the other stays at home to watch their children would fall well below the poverty line of \$21,720 for a family of three. Even worse, the median unfurnished apartment price in America is \$1,588 a month, or \$19,056 a year. That means our example family is unlikely to be able to afford an apartment and the other parent would have to find a job.

Meanwhile, the stress that parents in poverty face is unenviable to say the least. They have several decisions to make about what to buy, what to pay for, and how to provide the best life for their children with the little that they have. These choices can stress parents out, especially when they don't agree on a course of action. Stress has many negative health side effects including high blood pressure and heart problems. The fact that people in poverty often don't have enough money to pay for healthcare only makes the conditions that come from the stress of poverty worse.

With no parent at home to take care of the children, our example family now has to find childcare. Daycare, depending on the state, can cost anywhere from \$665 a month to \$2,982 a month. Since the family can't afford that, they'll have to rely on friends, family, and neighbors for childcare. These individuals may take all the kids for everyone they know that has kids or may have other things going on, which limits the individual attention they can give each child. Therefore, the child may not be read to or taught numbers or colors, which will set them further behind when they go to school.

When children who are in poverty go to school, a number of factors inhibit their ability to learn. With stress around finances at home, children witness their parents fight and worry about money, which distracts them at school. They also start further behind, which can lead to a belief that they are not good at school. With these factors, these children may turn into young adults that drop out of high school because they don't think they can make it to graduation. When that child drops out of school, they are unlikely to find a job that pays more than \$30,000 a year. They are very likely to get a job that doesn't have the ability to lift them out of poverty. Then, the cycle repeats itself.

Works Cited

“Federal Poverty Level (FPL) - HealthCare.gov Glossary.” *HealthCare.gov*, 2020, www.healthcare.gov/glossary/federal-poverty-level-FPL/.

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