

# Example by StudyDriver

Source: <https://studydriver.com/wealth-and-poverty/>

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## Wealth and Poverty Example

The disconnect between the wealthy and the poor is obvious. There is a very distinct difference between the two. The wealthy live in areas that have low crime rates, gated communities, twenty-four-hour neighborhood security, and have home owner associations that assist in keeping the community regulated. Anyone that isn't from wealthy stock are very aware when they're driving through these communities; perfectly edged grass, long driveways, oversized homes with luxury vehicles out front.

In impoverished communities the poor live in areas that can be very dangerous and have high crime rates. These communities are not going to have on site paid security, home owner's association, edged grass, and are considered fortunate to have functioning vehicles. Response times from local authorities have even been an issue in poor communities.

The media has a strong correlation with the invisibility of the poor communities across the United States. Poverty is a real issue across the U.S. To be the most powerful country, having the number of Americans below the poverty line can link to issues in our economy and society. People in poverty are usually disconnected with from general society and concern themselves with local issues. issues and opportunities that may present themselves

because they tend to not be informed directly by the opportunity.

News reporters and journalists are responsible for gathering the latest news and information so that they can inform the public about current issues going on in local or foreign news. The public rely on the information that is shared from the individuals. Honesty and thoroughness is key for these individuals. In recent years news reporters and journalist have been used for advertisement, from politics to local businesses.

Poverty is and has been a grave issue in our country for the past decade; more notable times like the great depression have seen very impoverished times. Poverty roots from many issues and is a part of the known term of the “domino effect”; which is the cumulative effect produced when one event sets off a chain of drawn out events. The term is having also been referred to as the mechanical effect. It can usually be linked series of events, for example how the abrupt decision of AT&T to leave the city of Redding, Pennsylvania caused hundreds of people to be laid off and homeless; placing the city of Redding to the number one seat of impoverished cities.

This can be a generational issue that carrying on to the next generations to come through learning bad habits and financial illiteracy. Children raised in poverty aren’t given the readily available tools to get themselves out of poverty; mainly being associated with a lack of practical education or being able to further college education. Children growing up in these environments usually don’t have both parents present to influence them to study more, whether it be from unfortunate situations or a parent(s) spending more time working to provide instead of being at home with their children spending quality time.

There’s never been a lack of obtainable information on poverty nor impoverished areas; one of the various issues is how these stories are being conveyed to the public. I believe that majority of the content put out on the subject are just being told to inform those that care to listen, versus told in a manner to find resolution. The media has created a lot of stereotypical assumptions that the public take in. For example, when an armed robbery or assault happens its rarely surprising when the suspect is described as an African American male.

The amount of homelessness has also been on the rise in our country for a few decades, ever since WWII the

increase of homelessness has been an issue. From an economic standpoint, things like the stock market caused a fluctuation in the housing market, forcing some homes into foreclosure, further producing poverty and ultimately homelessness. In earlier times A direct link with lack of resources and opportunity affect the rate at which homelessness is occurring. Many say mental health plays a prominent role in homelessness, in which I do agree with. According to the Substance Abuse and Mental Health Services Administration, nearly twenty to twenty-five percent of the homeless population in the United States suffers from different forms of mental illnesses. There have been surveys administered by different states that have shown that mental illness is one of the major causes of homelessness. In a 2008, statistics were collected, inferring that twenty-five states reported mental illness was a top three causes of homelessness.

The government has ways of finding out statistics regarding the amount of people that are homeless at a certain time, which can be referred to as a homelessness census. An issue that tends to arise with homelessness is that if the homeless are aware of a census they tend to not report to shelter homes. Getting a correct head count on who the facilities are servicing and to what services they're serving have a direct effect on the ability for the facilities to continue to gain funding from their local government. Depending on if a facility is a state or private organization directly determines where their money flow will come from, but either of the two facilities rely on this information. Because of these challenges a lot of these facilities go underfunded disabling staff to effectively aid these transitional kitchens, homes, or shelters.

Although there is very skewed statistics on the number of homeless people that populate these state funded institutions there are distinct types of homelessness that help researchers keep track of them. People are categorized by the time that they've been homeless. Most people that experience being homelessness, usually only do for a brief time.

As the literature states poverty and homelessness is a multilayered issue that can take many avenues. Although the government is spending millions of dollars to aid in the recovery of these impoverished areas something needs to be done about the price of property, mortgage, and rent going up. The cost of home ownership is going

up all while, the job market is decreasing across the country. People in these situations are have extended wait time before they can receive assistance, temporarily putting them out on the streets. Some states even have city constables that go through homes and complexes evicting individuals whom cannot afford to pay their rent.

In poverty filled areas people who are in the market for cheaper rent are essentially having to compete with one another to attain housing. Desperation for people in these areas can still be had even while working two to three part time jobs just to make ends meet. The unfortunate aspect of poverty areas is that the people who, occupy the area rarely have many local employment opportunities. With an increase in home ownership, this affects the quality of life and future for the children of these individuals. The rental affordability crisis is very real in the nation, some people are paying more than fifty percent of their overall income towards rent. All it takes is an unexpected expense like vehicle repairs to put a family behind on their bills.

This is a very real issue for families living one paycheck to the next. Different government aids just like our states version, section 8 which serve as an immense help to low income families that are or on the verge of being homelessness. Section 8 housing in Oklahoma is a program that offers housing assistance to state residents who meet qualifying criteria. Section 8 is offered to qualified applicants who are considered very low-income households.

While low income housing in Oklahoma is offered to those who are in fact determined low income, this is not the only qualification applicants need to be aware of. The HUD (Housing and Urban Development Department) is the federal entity that stipulates that an applicant be qualified for low income house rentals through three different main criteria income, citizenship, and a clean background check. However, the public housing authority (PHA) is the local organization that will service residents in each individual county. Although section 8 can be very helpful to these people, it is very hard to get approved for this subsidy. An average waiting period can be one to six years for an applicant. It is a very strenuous process that takes time, and needs revising to better assist those in need.

For the future of our society as a country more must be done to help these families and individuals in need because children are being born into these environments daily. These same children are the future our nation.

Further assistance from the government and legislation will only increase the opportunities for children and individuals suffering through these tribulations. By a solution not being found will assure the increase in crime across the nation eventually resulting in incarceration for individuals that are currently only children; whom will eventually populate our overpopulated prisons. The media needs to address the wealthy and the middle class of this and make them aware that their future tax money will only contribute to pay to incarcerate these same homeless and impoverished Americans.