



Some families have traditions of becoming doctors, teachers or plumbers. Some children emulate parents and grandparents by going to Agnes Scott, Spelman or Georgia Tech.

Some other families have their own pattern: daughter follows mother into poverty.

FOR THESE WOMEN, being poor is not a temporary setback in an uncertain economy—it's life. They're born to teenage mothers, become pregnant, drop out without a high school diploma, and grow old watching their children, grandchildren and great-grandchildren take the same path.

Imagine all of metro Atlanta's children on an enormous playground. Now consider that almost one in four lives in poverty. The five core counties vary in specifics, but in no county is the number of poor children fewer than 19 percent.¹ State-wide, 43 percent of female-headed households lived in poverty in 2011.² Without intervention, many of those children will never escape. And neither will their children.

By Gayle White



Lacking a formal education doesn't necessarily stop women from wanting that for their children.

"My daughter, even though she's only in second grade, I keep on her about her work and how important school is and so she's been on the honor roll . . . I just want her to finish school because I didn't."

~ Pregnant mother of a seven-year-old

The Atlanta Women's Foundation (AWF) intends to help break the cycle by taking a holistic view of the factors contributing to generational poverty, emphasizing prevention through long-term systemic change. An extensive study commissioned by AWF and recently concluded by The Schapiro Group, Inc., outlines challenges in some basic areas: education, employment, housing, transportation, family, health and wellness. The study, the largest primary research project ever undertaken by AWF, is based on interviews with community and organization leaders, focus groups of women and girls living in poverty, a thorough examination of existing data, and a public opinion survey of Atlanta-area residents. The results may be the most comprehensive picture ever produced of women in poverty in Atlanta.

Addressing any single issue in isolation is likely to be ineffective. Therefore, the AWF will support community approaches that redirect the girls most at risk and inspire them to move beyond the world of their mothers and grandmothers.

Shanay Benton is an example of what a girl can accomplish with enough support. She grew up in a single parent home and watched many of the children in her neighborhood take drugs or become pregnant as teenagers. Shanay, however, was part of Create Your Dreams, an after-school program in her elementary school supported by AWF.

Today she has a master's degree and is the first home-owner in her family. "Without Create Your Dreams, I wouldn't be who I am today," she said.

Early intervention is essential, especially through promotion of education, both traditional and non-traditional. This includes fostering academic progress beginning in early childhood through programs that help girls stay in, and succeed in, school.

Perhaps just as important is seeing that girls acquire competence in areas of life such as financial literacy, job readiness, nutrition, pregnancy prevention and stress management. They need to know how to set and reach goals, take charge of their own physical and emotional health, and build rewarding relationships.

Giving women a chance to climb out of generational poverty

will boost society as a whole by moving people off the assistance rolls and into the ranks of taxpayers.

Poverty reduction can also be a boon to economic growth. "Countries that have reduced poverty substantially and in a sustained manner are those that have grown the fastest," according to the World Bank. "Successful development requires sustained periods of high per capita income growth."³

Like long-term poverty, productivity can have an impact on future generations. Improvements in girls' education, employment, housing and health decreases the odds that their daughters and granddaughters will need subsidized housing, food stamps and Medicaid.

The AWF wants to see more girls grow up with the vision and motivation to change the pattern for themselves and future generations.

Based on the findings of the study, AWF will emphasize programs that address the foundational issues that affect economically vulnerable girls, said board chair Danita V. Knight.

"The research confirmed and clarified many issues for us," she said. "We cannot look at our support to nonprofits serving Atlanta's women and girls in poverty as treatment only. Prevention is key. That's why we will focus more of our resources toward capacity-building for organizations working with girls under 18. We know that by keeping girls in school, delaying pregnancy and giving them broader life skills, we can help break the cycle of poverty. Early intervention is critical."

Through mentoring, girls can see beyond their impoverished neighborhood. Through promotion of good health, they can avoid many of the diseases and conditions that result from an unhealthy lifestyle, including teen-age pregnancy. And through increased self esteem, they will have the confidence to act on what they've learned. 🐦

(1) U.S. Census Bureau, Small Area Income & Poverty Estimates, 2006-2010.

(2) Poverty Rates By State, 2012, National Women's Law Center.

(3) FAQs About Development, The World Bank, updated June 2012, <http://go.worldbank.org/NI74APV2T0>.

Education

Formal Education

Many issues that trap women in generational poverty can be alleviated by a good education. Job prospects multiply with every level of school completed; better jobs bring more income and, consequently, more options for housing, transportation, child care and healthcare.

Formal education is a great equalizer. It's "what keeps us moving in the right direction and is what rises above race, gender, and everything else," one education official told interviewers for the study.

Across metro Atlanta, high school graduation rates vary drastically. Percentages in 2011 ranged from 52 percent in Atlanta Public Schools and Clayton County to 88 percent in Decatur.⁴ In each of the five core counties—Clayton, Cobb, DeKalb, Fulton and Gwinnett—at least one in ten adults lacks a high school diploma; in Clayton, the rate is one in six.

Few participants in focus groups for The Atlanta Women's Foundation's study had high school diplomas. One expert who was interviewed estimated that 80 percent of homeless women are high school dropouts.

A college degree for every girl is a lofty goal, but practicality requires looking first at getting girls through high school with possible additional training at a vocational or technical school.

The steps to a high school diploma or GED certificate for girls being raised in generational poverty start in the daycare center or pre-school classroom, experts told interviewers.

"The data strongly support the impact of a high quality early childhood education," one expert said. "It can change the developmental trajectory of children."

Good childcare centers and preschools can provide not only a safe, stimulating environment but also nutritious meals and healthy relationships with adult role models outside the family.

But, just as education can improve prospects in other areas, other issues have ramifications for education. A woman raising her children in generational poverty may not be able to find or pay for safe, educational environments for their infants, toddlers and pre-schoolers. She may be living in an area with few accessible centers and working odd hours or juggling several jobs. She may not have reliable transportation, or she may have a long commute with several transfers on public transportation. And by definition, she's low income. 🐾

(4) Governor's Office of Student Achievement, 2011.

Foundation Findings

The Atlanta Women's Foundation has a long-time focus on education. The study confirmed the importance of programs that help girls complete high school, earn GED certificates, and go on to vocational training or college, but also highlighted the significance of early childhood education in setting the course of a girl's life.

Stress, bad decisions and lack of parenting skills can send an already tenuous life into a tailspin, having an impact on every facet of life for children and grandchildren.

"I remember the day I was coming home from school, I didn't know she used drugs. One of the boys that was in my class was selling her drugs. And he told me . . . I was just full of tears. I'm thinking, 'Momma, you're all I got. . . How could you decide to make a choice like that that's going to affect both of us?'" ~ Mother of seven, ages 4-22

Informal Education

The education girls need in order to break free of generational poverty extends far beyond reading, mathematics, science and social studies. Both mothers and experts described the need for girls to learn practical skills such as financial literacy, planning and goal-setting.

"Low income women don't have a vision that things could get better," one expert said. "They don't know a way to get there."

Women trying hard to stretch their dollars have no safety net. Most are missing financial conveniences middle class people take for granted: bank accounts, credit cards, retirement savings, and especially, an emergency cushion.

Interviewers heard stories of women whose electricity was cut off because they ran out of money and couldn't pay the bill. They used rent money to have the power turned back on, but the bill had grown because of penalties. Then there wasn't enough to pay the rent, and so on and so on . . .

These women's fragile finances can crumble at even a small blow from an unexpected expense. Learning to budget could make life easier.

A woman may have a dream but need help turning it into a goal, whether it's a job, a car or a better place to live. Women trapped in generational poverty need help learning how to set goals and figure out the steps to get there.

Acquiring skills that bring hope and stability to their lives will help in other ways by reducing stress and increasing self-esteem. Girls must feel within themselves that they have inherent value and don't have to depend on others—including boys—for validation. 🐾

Foundation Findings

Improving life skills such as financial literacy, planning and goal-setting can lead to better emotional health and wellness. Women's lives can also be improved by learning to manage stress, enhance self-esteem, and build healthy relationships.



Daughters of teen-age mothers often become teen-age mothers.

"She (my mother) worked nights . . . so my elder sister was left to raise us, which, in turn . . . She got married at 14. She had two children by the time she was 17 and I think it was because my mom left her to raise the children."

~Mother of three children, 20, 11 and 8 years old

CHILDREN & FAMILY

How many children women have, and under what circumstances, can affect generations to come.

Teenage pregnancy is a primary issue mentioned in interviews by community leaders. "The pregnancy usually ends the teen's education and dooms her to a life of dysfunctional circumstances," one expert said.

It also increases the risk of premature birth, which results in tremendous costs in neonatal care and a greater likelihood of long-term disability.

One in five metro Atlanta babies in 2009 was born to a mother who was still in high school or who dropped out without a diploma.⁵ About one of every five teenage mothers has another baby before age 20.⁶

Most of the adult women who took part in focus groups for this study had children while they were teenagers. They never explicitly expressed regret at having children so young, but they did admit some sadness over the direction their lives had taken. One said that, if she were deciding today, she would not bring her children into "this hardship of a time."

Old or young, first-time mother or mother of many, low-income women with jobs may spend so much time working, or work such odd hours, that family time is rare. Because so many are single heads of households, no other parent is on hand to take up the slack.

"My mother worked three jobs . . . She was never home. We practically raised ourselves," said one focus group participant.

"My mom finally got a job; then she wasn't there. . . . We raised each other and that was basically about it," said another.

But women in generational poverty have high hopes for their children. They want their children to have better lives than the generations before them. 🐾

Foundation Findings

Postponing parenthood gives girls time to finish school, gain financial stability and acquire a degree of maturity that may make them better parents.

(5) Georgia Department of Public Health, 2010

(6) Georgia Department of Public Health, 2009

HEALTH

For women with little money, an inflexible work schedule, no paid time off, unreliable transportation, and small children to raise, preventive medical screenings and care are near the bottom of the priority list.

That means that all too often, their conditions have progressed by the time they see a medical professional. And that means additional time for recovery and more expense, either for themselves or for the taxpayers who fund indigent care.

Regular visits to a doctor or clinic can help women avoid or ameliorate serious medical concerns. For women of child-bearing age, this is especially true. Good prenatal and neonatal care can improve children's chances of good health for years to come.

If physical health is on the back burner for many women in generational poverty, mental health is off the stove.

Some—as in the rest of the population—have serious mental health conditions such as clinical depression, schizophrenia or bipolar disorder; but many more struggle with the impact of the constant stress in their lives. Stress, in turn, can foster alcohol and drug abuse. "Many drinking problems start when people use alcohol to relieve stress," according to the National Council on Alcohol and Drug Dependence.⁷

Women in the cycle of generational poverty may feel they have no confidants and no outlets for their emotions.

Participants in focus groups for the study appreciated the opportunity to share their concerns and offer each other empathy and encouragement. The gatherings became not just research tools but also support groups.

Providing ways to reduce the sense of isolation can also reduce women's stress and improve their mental health. 🐾

Foundation Findings

Regular physical examinations and screenings can prevent or reduce suffering, morbidity and expense to families and to taxpayers. A woman's life and a community can benefit from some basic steps to good health: diagnosis and screening; nutrition and exercise; care for pregnant women and their infants; and stress management.

(7) Signs and Symptoms, National Council on Alcohol and Drug Dependence, Inc. <http://www.ncadd.org/index.php/learn-about-alcohol/signs-and-symptoms>.

Employment, Housing & Transportation

Many facets of life are inter-dependent. Hitting a snag in one major area can be like tearing down one wall of a building—the whole thing may collapse. Thus this section covers several issues.

EMPLOYMENT

In tough economic times, even the most qualified candidates can have difficulty finding a job. Across the metro area many children—one in ten in Clayton County—are growing up with no parent in the workforce.⁸

Finding a job is especially hard for women with no access to the internet, where jobs are posted and applications submitted. The jobs women do find are too often dead-end positions at best, or part-time posts with no benefits. Taking time off for a sick child means going without pay.

Acquiring the skills to perform a rewarding job with advancement possibilities, and making the right impression to get the job will change a woman's life. 🐾

Foundation Findings

The Atlanta Women's Foundation study confirmed that employment in the broader sense must be addressed as a community issue. For individual women, success finding a job—or, especially, establishing a career—begins with job readiness and career planning long before the first application is turned in.

(8) Georgia Department of Public Health, 2010.

HOUSING

Being raised in a safe neighborhood with access to good childcare and schools makes a momentous difference in children's prospects for success. But, women in generational poverty will probably have to choose among affordability, convenience and safety:

- Affordable, safe housing is often distant from employment centers and inaccessible to public transportation.
- Affordable housing near some employment is often in an unsafe area.
- Safe housing that is convenient to jobs and good childcare is often expensive.

The children of women in generational poverty are likely to grow up surrounded by other families like theirs, with little exposure to adults in other circumstances. They have no awareness of the possibilities in the rest of the community, much less the wider world.

Wherever she lives, chances are that a poor woman won't live there for long. Transience is a common characteristic of low-income women. That means instability in their lives and their children's lives. 🐾

Foundation Findings

To break out of generational poverty, women need to be able to raise their children in neighborhoods that are safe, convenient and affordable. Their children need contact with people with various experience, occupations and outlook.

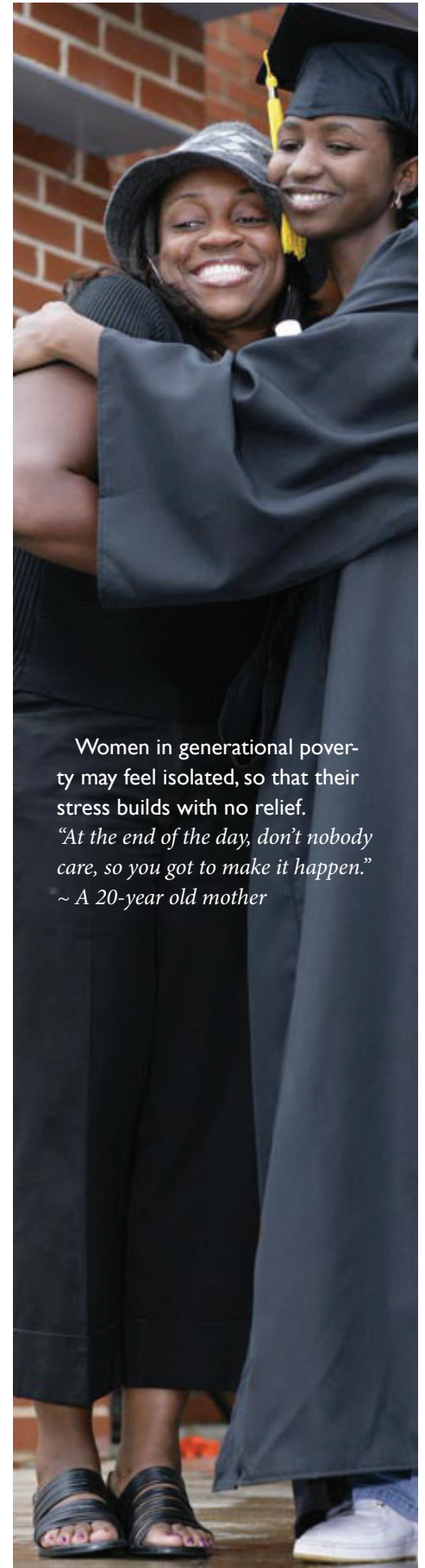
TRANSPORTATION

Finding reliable, affordable transportation can determine whether a woman is able to complete job training, make it to work and keep a job.

Old cars can be unreliable, newer cars are expensive, and all cars come with the expenses of gasoline, insurance and maintenance. Public transportation, on the other hand, is limited in scope and also relatively expensive. 🐾

Foundation Findings

Inadequate transportation can undermine successful employment, education, childcare and other facets of life.



Women in generational poverty may feel isolated, so that their stress builds with no relief.
"At the end of the day, don't nobody care, so you got to make it happen."
~ A 20-year old mother



Conclusion

Metro Atlanta voters understand the drag of poverty on individuals and communities, and see the wisdom of breaking the cycle of generational poverty.

Nearly three-quarters of voters in the five-county core area surveyed for AWF consider poverty to be a “pretty significant” or “very significant” issue for the region. Two-thirds of those voters say that at least half of all poverty is the result of generational poverty.

When asked where they would direct resources if they headed an agency, each of ten challenge areas described in the survey received the support of at least 85 percent of those surveyed for this study. More than a third would support all of them.

But for money to be effective, experts cautioned, it must be used to pursue well thought-out strategies. Interviewees also emphasized that service providers must require accountability from their recipients. Assistance without responsibility can foster complacency and dependence.

To be useful, services must be accessible. Focus group participants discussed their difficulty in finding out about opportunities and reaching programs at the right time. Work hours, childcare and transportation become major issues even in applying for assistance.

Some steps can increase effectiveness and efficiency:

- Making programs more convenient and welcoming by streamlining processes and making service sites more hospitable. Some women described being brushed off or treated poorly when seeking assistance. Some complained that multiple visits were required to complete applications.
- Providing mentors. One community leader called mentoring “an inoculation against risky behavior.” Mentors or coaches provide examples of what can be accomplished, how to do it, and what to expect.
- Understanding and working with the interconnectedness of the issues. This can be accomplished by improving communication among providers or taking a wrap-around approach.

Poverty is not a single problem; it's a web of challenges and issues. Navigating numerous agencies and organizations can be difficult and frustrating for anyone. As one expert said, “These women are the least equipped to deal with them.” A single agency that can address several issues or multiple agencies that work closely together can make the system more effective, efficient and less stressful for these already over-stressed women.

Working women may be stuck in dead-end, part-time jobs.

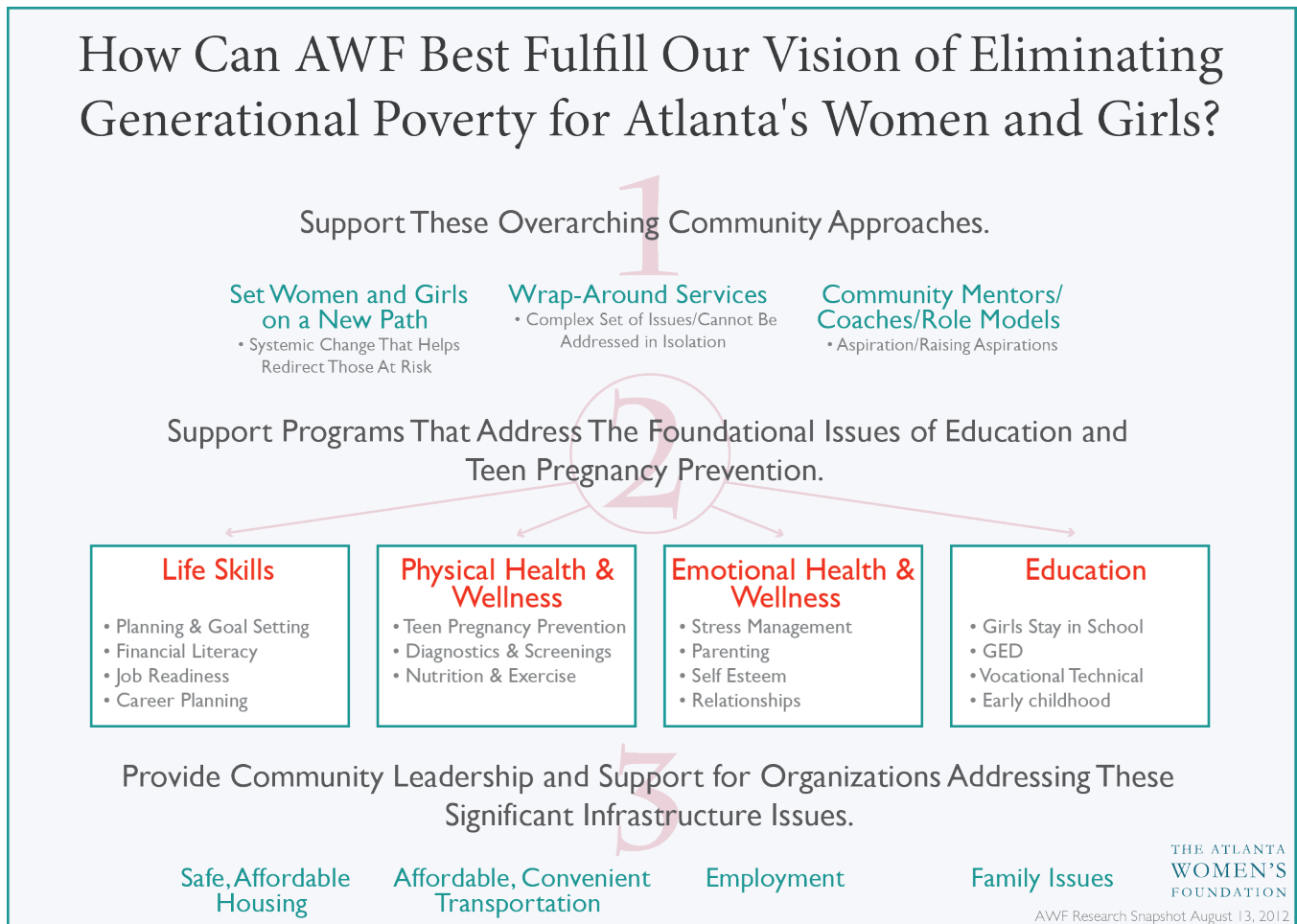
“It won't pay! It won't get us nowhere but check to check . . . I will never get a vacation. . . They say if I take a week off, I won't have a job.” ~ 24-year-old mother of two

Providing minimal training, or making it easier for women to get to dead-end, low-paying jobs will not solve the problem of generational poverty. The community must start with the earliest possible intervention in all areas to prevent another generation from being trapped.

The issue of generational poverty gets to the heart of the mission of The Atlanta Women's Foundation. Breaking the cycle of generational poverty is very much a women's and girls' issue.

Each woman who rises above generational poverty can help provide new answers to this persistent challenge. 🐦

Research Snapshot



As The Atlanta Women's Foundation discerns how to support the most effective approaches to change the trajectory of future generations, its leadership will keep in mind some overarching ideas confirmed by this study:

Education must be seen in a broad sense, encompassing not just high school graduation rates or job training. Early childhood education and quality day care can have an enormous impact on a girl, and education in life skills can lay the foundation for a more balanced, less stressful life.

Teenage pregnancy may be the single event most likely to keep a woman in a cycle of poverty and set the path for her child to follow. Programs that reduce teenage pregnancy can make an enormous difference. Like education, teenage pregnancy prevention is already an area addressed by the AWF.

Low income girls need models of success. Mentors and role models—especially other women who have overcome poverty—can provide both inspiration and instruction.



Cars can be both an asset and a liability to women living on a financial precipice.

"Right now, if my car breaks down, I mean, I still got to pay my car note. I still got to pay the insurance. Plus, to get it fixed, out the pocket. . ." ~ Woman who is postponing school until she pays off her car

DEFINING POVERTY

A family of four falls under The U.S. Department of Health & Human Services Poverty Guidelines for 2012 if income is under \$23,050. The income figure increases or decreases by \$3,960 per person. The U.S. Census Bureau uses slightly different figures.

THE ATLANTA WOMEN'S FOUNDATION

In 1986, a group of visionary women business owners founded The Atlanta Women's Fund as part of the Community Foundation for Greater Atlanta. In 1998, that fund became independent as The Atlanta Women's Foundation. AWF has invested more than \$12 million in a service area covering Clayton, Cobb, DeKalb, Fulton and Gwinnett counties. Its strategic grant-making mission is to improve the economic status of women with children heading economically vulnerable households in the five core counties.

This financial support is just part of AWF's approach to community problems. The Atlanta Women's Foundation is committed to providing its nonprofit grantee partners with skills-based workshops and tools that will help them expand their capacity and have greater success in helping eliminate generational poverty in our community. AWF also funds research—such as this report—to add to the community's understanding of the economic state of women and girls. 🐾

ABOUT THE STUDY

In September, 2011, researchers from The Schapiro Group began interviewing Atlanta area community and organization leaders who have broad insight into the issues with the greatest impact on women living in generational poverty. Next came conversations with experts in specific fields. In March and April, 2012, women and teenagers for whom generational poverty is a way of life added their experience and observations by participating in focus groups. Researchers added quantitative data by examining reports prepared by a range of government agencies and nonprofit organizations. Finally, they conducted an opinion survey of 500 voters throughout the five-county area to gauge their awareness of issues of generational poverty and support for addressing specific issues.

The research will help undergird the strategic planning of The Atlanta Women's Foundation and provide a platform for grant-making, community awareness programs and, ultimately fundraising.

The full research report is available at www.atlantawomen.org/news-events/research/. 🐾