

### Impact of Poverty on the Society Example

This is a very challenging question because nearly every “pressing problem or social issue” has underlying factors and historical influences. So I will try to explain my understanding of these topics. There are two important lenses from which to consider this issue; first, from the individual circumstance and second, from specific community conditions.

The inability of individuals to earn enough money to afford to meet their basic needs and maintain a healthy lifestyle is, in my opinion, the most pressing issue. People who live in poverty, by definition, have a fewer economic resources and thus a lack of choices. The choices that people with limited resources make include where they can afford to live, the opportunity to obtain medical care, the quality of food they are able to consume, the type of childcare they can access and many other choices that influence the health and the future outcomes of themselves and their children. Unfortunately, when an unexpected expense occurs (car repair, medical issue, divorce, etc.), families may find themselves unable to pay their rent and face eviction. When an individual loses their job, eviction may happen quickly. Losing a home is not only a result of poverty but can also make it many times more difficult to recover. According to Save the Family (Arizona Republic, May 23, 2018), it is much more difficult to help a family once they become homeless than it is to help them stay in their home.

From the individual perspective, job opportunities may be limited by low educational attainment, lack of childcare, health issues, previous legal or money issues, or other challenges. Any of these issues may leave an individual with few choices to earn a living wage. From the community perspective, limited low-income housing options can force families to live in less than ideal circumstances. While children are young, low-income families may not be able to afford quality childcare or worse, leaving them with older children or in situations that are questionable at best. Families living in poverty (even with a fully employed adult) often cannot meet their basic needs without additional community support. People working minimum wage jobs, or slightly above, cannot support a family and may work a second job, which can lead to additional challenges, leaving children without appropriate supervision.

From the community environment perspective, when rental rates increase, low-income families have more difficulty affording a place to live. According to SmartAsset.com, a personal finance research firm, Phoenix is ranked number 9 on the list of U.S. cities where workers need to work the most hours in order to afford an apartment. In addition, lack of knowledge of renter's rights may encourage landlords to abuse their power. Knowledge of these rights paired with basic financial education and community support can help families retain their rental housing and decrease evictions.

# Research Papers On Poverty

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