



# Breaking the Cycle of Generational Poverty in Metro Atlanta

Prepared for

THE ATLANTA  
WOMEN'S  
FOUNDATION

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# Executive Summary

- ❖ The Atlanta Women’s Foundation partnered with The Schapiro Group, Inc. to tell the story of the generational cycle of poverty between women and girls in the metro Atlanta area. The story is culled from interviews with community and organizational leaders throughout the area, focus groups with some of the women and girls living in poverty, a thorough examination of the existing data on poverty, and a public opinion survey of metro Atlanta residents.
- ❖ Education is a foundational issue, and addressing it at an early age can make a world of difference in girls’ lives, and even attaining an educational credential later in life can yield benefits for women. Enrolling children in high quality early education programs aids brain development, starts them on an early path to academic success, and teaches them the value of completing an education. Having a high school or college degree is an important resource in the job market. Informal education is also quite important—teaching women and girls their own self-worth and the life skills they need in order to succeed, such as financial literacy, life planning, decision-making, and parenting skills.
- ❖ Rarely is it a single issue that keeps a family living in poverty for generations. Multiple issues work together to trap women and girls in poverty, and it is difficult to identify just one that needs more help than others.
  - Employment is perhaps the most obvious path to success—if a woman can find a well-paying, stable career, she will be able to care for her children and set them on a better path. Women who have been living in poverty are often the least prepared to find careers, though, and instead struggle to find part-time jobs that provide enough pay and flexibility to care for their families.
  - Housing is another critical issue. Finding a home that is affordable, safe, and near to work, childcare, and family is difficult for women living in poverty. Living in dangerous neighborhoods can leave girls with few positive role models around them, which can not only lead them to pattern their lives on negative influences, but also to lack aspiration.
  - Transportation is a constant frustration for women and girls in poverty. A car provides convenience, but can be quite expensive to purchase and maintain. Public transportation is more affordable, but its routes often do not accommodate the needs of families.
  - Family and children are of course primary issues, especially the age at which a woman or girl has her first child. Having a baby as a teenager is a key event that can set a girl’s life—and her family’s life—on an entirely different trajectory. Related, the plight of single female-headed households is a difficult one. All the responsibility in the family falls on the mother, who may struggle to be a good provider, role model, and parent.
- ❖ Health and wellness are also not to be ignored. Poor women often neglect their own physical health and that of their young children because of all of the other struggles they deal with in their daily lives. Further, many do not have the resources in place to serve as a healthy outlet for the stresses they endure.

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- ❖ One of the best ways to address the generational cycle of poverty is to make the services already in place more effective. Services that do not require accountability, that are difficult to apply for, and are not customizable are not fully serving their target population. On the other hand, services that address multiple issues in families' lives and show them a path toward success have the opportunity to make real, lasting change in their lives. Atlanta residents are aware of the issue of generational poverty and its significance, and support efforts to change the trajectory of women's and girls' lives.
  - ❖ The Atlanta Women's Foundation has the opportunity to provide thought leadership to the region on generational poverty. By adhering to two guiding principles, AWF can help effect large-scale change in metro Atlanta. First, focus on wraparound services. Providing a variety of services to families is one of the most effective ways to make a difference in their lives. Second, focus on the foundational issues that *prevent* future generations of poverty: placing value on and completing an education, reducing the incidence of teenage pregnancy, and introducing more examples of success.

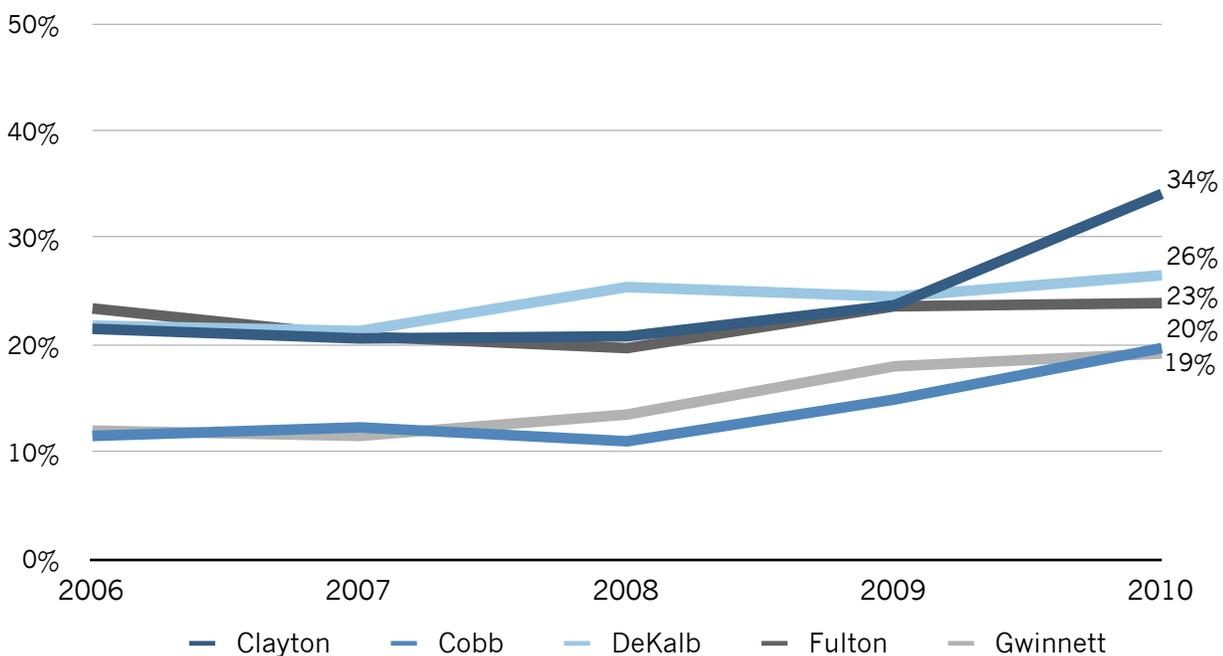
# Introduction

There is no doubt that poverty is an important issue affecting the lives of people throughout the world, and the metro Atlanta area is no exception. There are stories in the news everyday that describe the plight of those dealing with the effects of the recent economic downturn—primary breadwinners have lost their jobs, families have been forced to leave their homes, and many have started a new life doing their best to survive on the streets.

But there is another type of poverty right in front of our eyes that does not receive the same attention from the television news. Certainly families who find themselves in newfound difficult situations are not to be trivialized or forgotten, but there also exists a class of families who are most susceptible to *any* macro-level downturn, or even a micro-level snag in their daily lives: families living in generational poverty. These are the parents who were raised in low income families, who spent their lives in low income neighborhoods, and now raise their own children in impoverished circumstances. Their poverty has been passed down from generation to generation, parent to child, with no generation able to break free from the cycle and begin a different trajectory for their family.

Today, nearly a quarter of all children in the metro Atlanta area live in poverty (Figure 1).<sup>1</sup> There are distinct differences between the five core counties, but in no county is the number less than 19%. Pause a moment to consider the magnitude: about one out of four children in our backyard is being raised in poverty. How did this happen?

Figure 1. Indicator 1: Percentage of children living in poverty (2006-2010)



<sup>1</sup> U.S. Census Bureau, Small Area Income & Poverty Estimates, 2006-2010

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There are a multitude of reasons for generational poverty, and for why families cannot break free of it. There are structural barriers people face, including access to high quality education or effective public transportation. There are also personal factors, including poor decision-making or substance abuse. Identifying the explanations for generational poverty—at any level—is critical to being able to help, but just as important is acknowledging and identifying how all those factors interact with and reinforce each other. There are likely families who suffer at the hands of a single factor, but most families living in generational poverty live that way as a result of several, each one making it more difficult to handle the hurdles that the next one might present.

The Atlanta Women’s Foundation (AWF) is particularly interested in examining the lives of women and girls who live in generational poverty, and with good reason. Women in low income households, for a variety of reasons, are often left to raise their children without another parent present in the household, so they alone are responsible for both providing for their children and being a role model for them. They also often lack the education, life skills, role models, and other means needed to improve their situations. By reaching women and helping them attain financial stability—and addressing any other issues they might be facing—not only will their lives change, but the lives of their children and even their grandchildren after that, and so on.

Helping younger girls can address many of the factors before they become much larger issues later in life. They need to know the importance of self respect and that they do not need to find their value in how males treat them. They need to understand the responsibility that comes with having a child early in their lives, and the path down which the decisions they make will send their lives.

The greater Atlanta community has a number of nonprofit organizations with missions to aid people in need, government agencies charged with improving citizen’s lives, and concerned residents wishing to improve the community. But what should they do about generational poverty? What issues are most important? What is the best way to address those issues? This report will address these and other questions that might sound simple at first, but are in reality quite complex issues. If access to high quality education was the only issue families faced, for instance, then we could “simply” invest in schools to raise their standards, and also invest in additional ways to get children to the new-and-improved schools. But what about when the children leave at the end of the school day? Are their parents working multiple jobs to make ends meet, so they are not there to supervise them after school and prepare dinner each night? Do they live in a safe neighborhood, or do they lead fearful lives? Can they see examples of success in their daily lives, or is everyone in their neighborhood living in the same difficult situation they are?

This study is intended to serve, more or less, as a story of generational poverty in metro Atlanta. It will examine the big picture issues affecting women and girls and retell some of the “smaller” tales we have heard about their lives. The stories told by the data and the women themselves reinforce and illuminate one another. Listening closely to those stories, and listening to the opinions of the general public in the metro area, we will be able devise the best strategies to effectively and efficiently help the women and girls living in generational poverty.

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# Methodology

This study takes several approaches to answering some of the important questions surrounding generational poverty. Our focus in this report is the metro Atlanta area. Specifically, we define our boundaries as the five counties in The Atlanta Women’s Foundation service area: Clayton, Cobb, DeKalb, Fulton, and Gwinnett. As there are myriad issues at work—at the personal, family, and societal level—a number of methods are necessary to fully investigate them.

We began in September 2011 by speaking with numerous community and organizational leaders who have broad insights into life in metro Atlanta and the issues that have the greatest impact on women and girls living in generational poverty. These leaders offer the high level view of poverty in Atlanta—they know the layout of the area, they see the structural barriers in place, they know the programs currently working to help these women and girls, and they have seen what strategies have been implemented in the past.

We next followed up with another round of interviews, this time with experts in fields identified as important in the first round of interviews. These knowledgeable individuals were able to provide more precise insights into such things as the lives of immigrants, refugees, and homeless women in Atlanta. They added a depth to the breadth of knowledge gained in the first round of interviews.

No study of women and girls living in generational poverty is complete without speaking to the women and girls themselves, so in March and April of 2012 we conducted a series of focus groups in which we asked women and girls about their lives, what issues are most important to them, their goals for the future, and what they would need in order to succeed.

Once we had a solid foundation of qualitative data, we needed to add an additional layer of quantitative data to tell the entire story. Women can tell us about their lives and the struggle they face, but they are less prepared to tell us about the number of single female-headed households in their county or the teen pregnancy rate in the Atlanta area. We looked at a variety of sources, from the decennial census to proprietary data from nonprofit organizations to learn more about what the lives of women and girls living in poverty actually look like numerically, and the most recent data available are presented in this report.

These data tell a story unto themselves, a more ecological one that gets at the bigger picture issues facing the region. They also provide a baseline by which progress can actually be measured. In the future, we may hear some people telling stories of their worsening situation, while others may tell us that their life has gotten significantly better. Who best represents what is happening in Atlanta? Large scale data serve as indicators of change, and tell the story that no anecdote can. They are not entirely separate, though. Surely the women we spoke with were experiencing some of the issues seen in the data, even if they cannot quantify it. As such, we recount the stories of both the women and the data together in this report.

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And finally, in April 2012 we conducted a public opinion survey of 500 voters throughout the five counties to learn more about their thoughts on generational poverty. We wanted to know if metro area residents saw certain issues to be of the same importance as low income women, what messages would be most likely to drive someone to help women and girls living in poverty, and if they even believed that people should be helping them.

This report is laid out thematically; that is, we will not separate out each facet of the methodology to discuss them individually, but rather the findings from each phase inform the discussion of each important issue facing women and girls.

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# Education

Numerous issues face women and girls living in generational poverty in metro Atlanta, and it is impossible to address each of them, either in this report or with some type of programming. We present here the issues that came up over and over again in our interviews, focus groups, and quantitative analysis as being the most important to women’s lives. Taken together, they provide a fairly complete picture of the struggles faced by families living in poverty. Of course, no two families are exactly the same, and some will experience one issue more than another, or not at all.

The first key issue that arose was education. Higher levels of education are correlated with success later in life, and women and girls need access to high quality education and encouragement to complete their schooling. In fact, education could be considered a *foundational* issue when thinking about generational poverty; so many issues that face women and girls later in their lives could be lessened—or even avoided altogether—had they placed more value on their education and completed it in their youth. In addition to formal schooling, women and girls need to learn some of the life skills that can sometimes come from formal education, but often must come from outside the school system.

## Formal Education

Let us first look at formal education. “Education is what keeps us moving in the right direction and is what rises above race, gender, and everything else,” one education official told us. A fine education has the potential to be the great equalizer in today’s society—a woman with a college degree will have more job opportunities than a woman who does not, and perhaps even will develop connections with other classmates to aid in her job search. So, regardless of her race, gender, or anything else, she has the chance to overcome any barriers she has faced throughout her life and break the cycle of generational poverty.

“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. They are skipping her a grade. I just want her to finish school because I didn’t.”

Only a minority of the adults in the region have graduated from college, and the actual numbers vary greatly by county. Nearly half (48%) of adults in Fulton County have

bachelor’s degrees or higher, compared to only 18% in Clayton County (Figure 2).<sup>2</sup> Further, it can be quite difficult for the poorest families in the area to even start college once they graduate high school. Less than 40% of high school graduates were eligible for the HOPE scholarship in 2010, and only 29% of graduates in Clayton County were eligible.<sup>3</sup> Of the five county metro region, Clayton is consistently the county that is statistically the worst off, and its economically-disadvantaged students have the hardest struggle to make it onto a college campus. Cobb County, on the other hand, consistently fares the best.

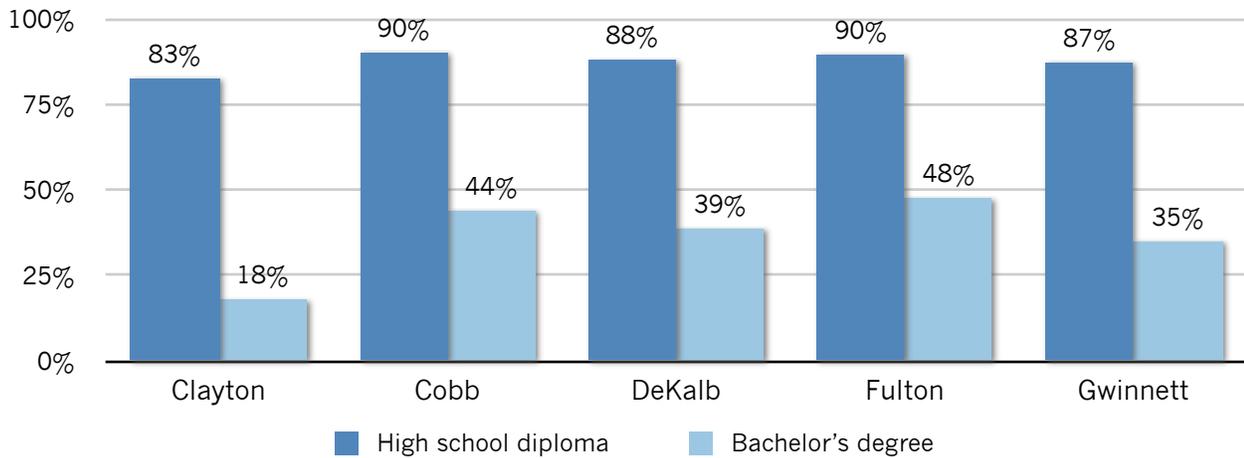
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<sup>2</sup> U.S. Census Bureau, American Community Survey, 2005-2009

<sup>3</sup> Governor’s Office of Student Achievement, 2010

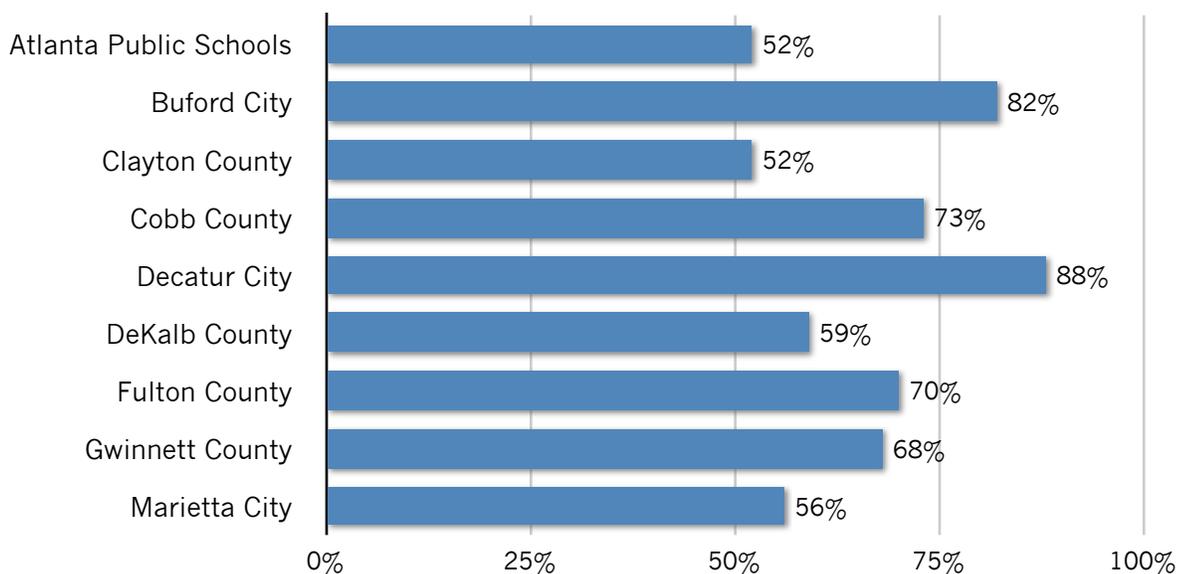
So, while attaining a college degree is an excellent goal for all, perhaps a more practical and immediate goal for girls living in generational poverty is to graduate high school, or for women to get their GED. A strong majority of adults age 25 and older in the region has at least a high school diploma or equivalency. Cobb County has the highest proportion of high school graduates, with 90% of its adult residents earning high school diplomas or their GED (Figure 2). No county has more than 17% of its adults lacking a high school education, but that segment of the population is the one most likely to be dealing with generational poverty.

Figure 2. Indicator 2: Percentage of adults with at least... (2010)



In several districts in the metro area, the graduation rate is low (Figure 3).<sup>4</sup> Buford and Decatur city schools stand tall above the rest, while Atlanta Public Schools and Clayton County lag far behind. Most of the women in our focus groups were not high school graduates, and one expert with whom we spoke estimated that about 80% of homeless women were high school dropouts.

Figure 3. Indicator 3: High school graduation rate (2011)



<sup>4</sup> Governor's Office of Student Achievement, 2011

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Experts told us that graduating high school is a particularly difficult proposition for the growing Latino community in metro Atlanta. They said that parents who immigrate to the United States do not place the value on an education that most Americans do. Instead, they encourage their children to find jobs during their teenage years in order to help the family, which could be sacrificing their long-term earning potential for a small short-term gain.

Graduating from high school can serve as a proxy of sorts to potential employers which speaks to the importance of this credential. People who can attain a high school diploma or GED understand the importance of education. They are able to dedicate themselves to a goal and persevere until it is accomplished. They have learned a set of skills through their schooling that is critical to their success in the working world. They have acquired some level of cultural capital that will enable them to effectively communicate with other professionals. Without said credential, women are left without a recognizable indicator of all these things, and they often find it difficult even to receive an interview when applying for jobs.

Women who live in generational poverty place a great deal of emphasis on completing one's education—but not necessarily for themselves. A woman might not realize how badly she needs a high school diploma until she doesn't have it, or she may have been forced to leave school to deal with other responsibilities, such as taking care of her own children. Many of the women with whom we spoke did not have diplomas, but their own struggles led them to insist that their own children complete their schooling. As one of them said, "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. They are skipping her a grade. I just want her to finish school because I didn't." She was so proud of her young daughter for excelling in school and makes an effort to impress upon her how important education can be.

Data show that scores for third, fifth, and eighth grade students have been slightly increasing lately in the five county metro Atlanta area, but Clayton County (even before its accreditation challenges) has consistently lagged behind. Take the CRCT promotional tests in math: Clayton County only had 74% of its eighth grade students meeting or exceeding state standards on on this test in 2010, compared to 89% in Cobb, 88% in Gwinnett, 82% in Fulton, and 76% in DeKalb.<sup>5</sup> This is a trend we saw throughout the data—despite how well the region is doing in any given area, or any improvements it has made, Clayton continues to be worse off than the other four counties.

Now let's go a step further and look specifically at how economically disadvantaged students perform in school. The scores of third graders on the reading and math CRCT exams tell a clear story (Figures 4 and 5).<sup>6</sup> On both exams, in every district, economically disadvantaged students fared worse than the non-economically disadvantaged students, especially in math. Even at the third grade level, just halfway through elementary school, poor children already have ground to make up.

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<sup>5</sup> Governor's Office of Student Achievement, 2011

<sup>6</sup> Governor's Office of Student Achievement, 2011

Figure 4. 3rd grade students meeting or exceeding state standards on CRCT promotional tests in reading (2010-2011)

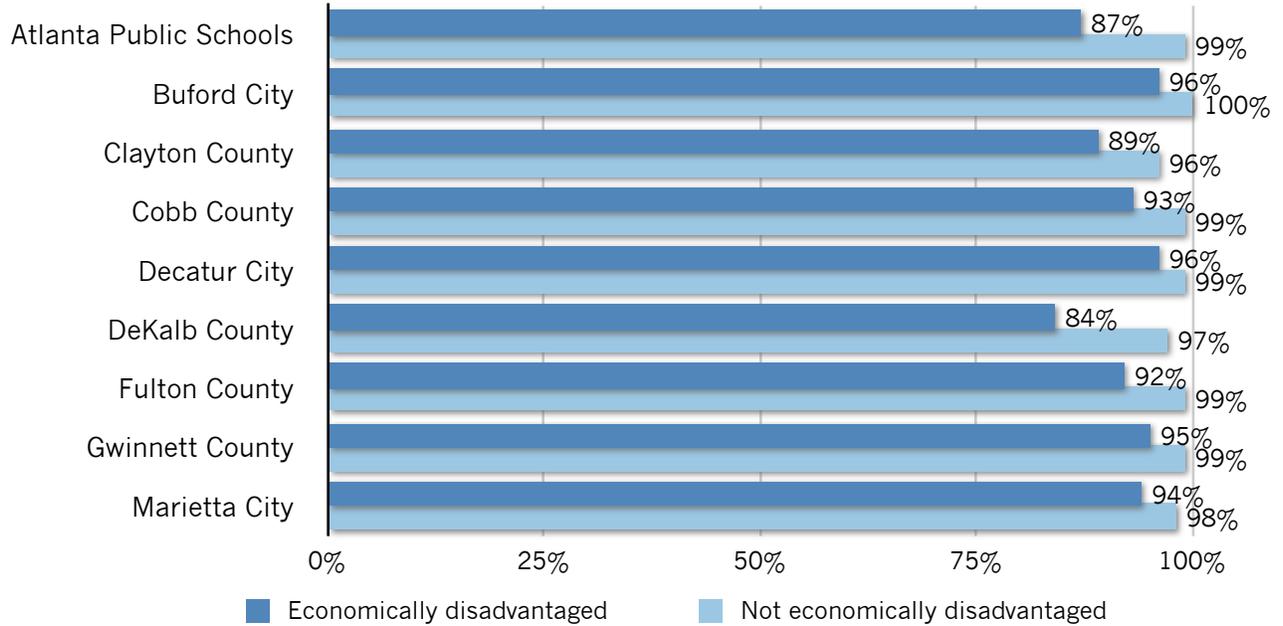
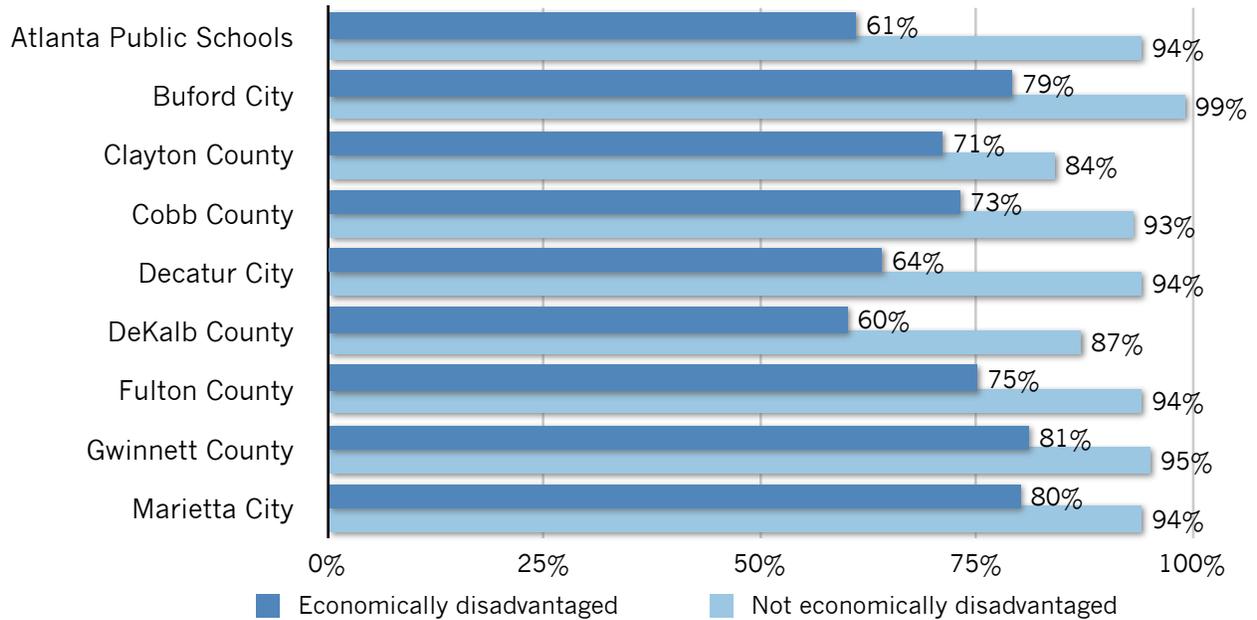


Figure 5. Indicator 4: 3rd grade students meeting or exceeding state standards on CRCT promotional tests in math (2010-2011)



For girls to succeed in their scholastic careers, one key factor we heard is the importance of attending childcare or an early education program. Parents and experts alike agreed that starting down the path to academic success early would yield dividends for young girls—but not just because enrolling a child early gives them the extra time to get a leg up on their reading and math skills. For families living in generational poverty, it can be difficult to provide young children a safe, productive environment during the day. Particularly among single female-headed households, the parent could be working multiple jobs, so a childcare facility or early education program simply offers her some peace of mind knowing that her child

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will be safe all day, with the added benefit of some structured activities and learning. Another potential benefit of childcare and early education programs is healthy food. A program that provides a child a healthy meal or two during the day is an enormous benefit to those mothers who might struggle to find the money or the time to prepare enough nutritious meals for their children. Finally, getting outside the home and interacting with other children and the childcare workers can help young children set a precedent for developing healthy emotional attachments that will aid in their personal growth for the rest of their lives. Choosing the best program, though, is not always so simple. Perhaps there are no good programs in the neighborhood, or the ones that are in their neighborhood cost more than they are able to pay. Many single mothers have jobs at night or on weekends, after most programs have closed.

One expert told us, “The data strongly support the impact of a high quality early childhood education. It can change the developmental trajectory of children.” High quality early learning programs help children get a jump on school by improving their math and reading skills, encouraging brain development, and even helping to prevent future destructive behavior. Enrolling a child in such a program has the potential to change the trajectory of that child’s life. In a quality early education program, young children will learn that there are adults in the world who want to help them and who can be trusted, and they will learn how to interact with their peers in a respectful way. We heard stories about how a lack of trust could affect women’s lives later on—one woman had had such traumatic experiences in her childhood that she would not even allow family members to hold her baby: “I don’t trust, even though they are my family members, I don’t trust all my family members with her...”

## Informal Education

Despite lengthy discussions on the importance of education both with experts and the women themselves, there was little said about specific curriculum or coursework that was important; no one talked about children needing to learn more about math or science while in school. Rather, we were more likely to hear about the life lessons that girls needed to learn, either in a formal school setting or just in their daily lives. Girls need to learn what it takes to have high character and to live their lives with dignity and respect for others. They also need to learn to respect themselves, and learn that they have worth in and of themselves, and do not need validation from others—including boys.

Further, young girls (and boys) need to hear more messages about the value of women in general. They need to understand that women do not need to hold any kind of secondary status to men, and that their gender is not an obstacle to success. One expert with whom we spoke mentioned the importance of educational programs whose sole goal is to show examples of women who have succeeded in careers involving science and technology, so youths see that it is possible for women to succeed in all areas of life. Additionally, girls’ impressionable minds need to be protected from some of the messages they receive from the media, or as one expert called it, “rapper culture.” Television shows and music videos can bombard young viewers with images of women being objectified by more wealthy or powerful men, thereby communicating that the best or only asset a female has is her appearance, not her intelligence, drive, or personality. These messages can then take hold in girls’ real lives.

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Developing life skills in addition to formal learning was one of the major themes we gleaned from our interviews and focus groups. Women who live in generational poverty are unable to break the cycle in part because they lack certain abilities possessed by more successful individuals. These “soft skills” allow women to build necessary structure into their lives, appropriately deal with any obstacles that may cross their paths, and present their best selves to the world.

Of particular importance is, broadly, decision-making. Many experts specifically mentioned the trouble that some women trapped in generational poverty have in making decisions that can positively affect their lives. These women are so beset by difficulties in their daily lives that they have trouble rising above them to make decisions and take actions that will benefit their families in the future.

Breaking the cycle of poverty requires many things. First, women and girls need to know that they *can* break the cycle, as others have before them. Second, they need to know *how* others have stopped the cycle of poverty. One expert told us, “Low income women don’t have a vision that things could get better. They don’t know a way to get there.” They need a pathway, a plan. A plan requires taking time out from the day-to-day in order to look ahead a few weeks, a few months, a few years and outlining the goal and the steps needed to reach it. Once a woman knows what she is aiming for and how to get there, she is better able to add those responsibilities into her daily routine. Low income women benefit from this type of education—learning what the future of their family can be, and how to attain it. This can add another critical element for breaking the cycle: structure.

Most people function better when they generally know what to expect from their lives. They are better able to plan when they know what their work schedule will be next week, and how they will get to each shift. They have peace of mind when they know there is reliable childcare waiting for their children. They have a sense of hope when they can expect to be home from work in time to read to their children at bedtime, and then maybe even having a little time to themselves. Having a degree of structure and predictability to their lives makes it easier to plan for the future and build in steps along the way to get there.

Knowing what potential pitfalls are out there is another key to planning for the future. We heard stories of women who would miss a payment to the electric company, so their electricity would be turned off. The women would then take the money they had saved for rent and use it to have their lights turned back on, only now there was a penalty charge on their account. By paying both the normal bill plus the penalty fee, they could no longer afford to pay their rent for the month. The cycle goes on and on, which leads to another life skill that would benefit women and girls living in generational poverty: financial literacy.

Low income families are forced to stretch a dollar the furthest. They are looking to put dinner on the table each night, but doing so with the fewest resources. With the least amount of savings, they are the most susceptible to any unexpected hardship that might befall them. Experts with whom we spoke stressed the value of teaching women how to deal with their money, and, moreover, the actual value of money. Women and girls need to understand what goods and services are actually worth, and they need to understand how much things actually cost. They need to understand the importance of making and abiding by a budget, and the need to sacrifice frivolous expenses.

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Perhaps most important, women need to understand the cost of children. Children are not a single hospital bill, but rather an ongoing expense that should be carefully considered. They are not an expense that a grandmother can simply take on, but a responsibility that often forces a teenage mother to drop out of school. Women and girls need to understand fully the real cost associated with raising a child, and giving him or her a real chance at success.

Another pair of important life skills is anger management and conflict resolution. Our experts consistently told us that women and girls living in generational poverty often have trouble controlling their emotions, and their anger in particular.

This is not surprising considering the constant stress they live with—most people are more prone to emotional outbursts or hasty decision-making when under extended duress. Dealing with the stressors of life and learning to rein in bouts of strong emotion can prevent potentially bad situations from escalating into actual bad situations, and keep bad situations from turning into worse ones. Women must be able to take a moment to calm themselves in the heat of the moment and think about how any actions they take in response to some stressful event will impact the plans they have made and the goal they are working toward. Even if it means fighting off the pent-up emotions that have been bubbling up from their difficult lives, it will make both the present and future more manageable. This will be addressed further in the mental health portion of this report, but it should also be noted that this is another life skill that employers look for and desire in job candidates.

“Immediately at that moment I learned how to pretend to a certain extent....but at that moment I understood people will be cruel to you for no apparent reason. You don’t have to do anything.”

Parenting skills are another set of tools that can prevent future generations from living in poverty. Women living in generational poverty tend to have their children at a younger age, when they may not have the resources, maturity level, or parenting skills needed to raise a successful child. All they have to fall back on is the same parenting style used to raise them. Certainly anger management skills are useful in this area as well, so parents can treat their children with patience and always take the time to make decisions that will benefit their children in the future.

The final item is not exactly a teachable life skill per se, but addressing substance abuse will no doubt improve women’s and girls’ quality of life and help them on the path out of poverty. We heard many stories of parents, husbands, and the women themselves who had been addicted to either alcohol or drugs, and the negative effects those addictions had wrought on their relationships and every other aspect of their lives. Take for instance the story of one of our focus group participants, who, while a pregnant teenager, learned that her mother was using drugs:

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 walking home and he was like, “Who’s going to take care of your baby?” And he was like, “Cause your momma is giving me all her money.” Immediately at that moment I learned how to pretend to a certain extent. I was pretending anyway because I had to take care of myself so I could act for three or four people but at that moment I understood people will be cruel to you for no apparent reason. You don’t have to do anything. By the time I got at my door, I was crawling in the door. I was just full of tears. I’m thinking, “Momma, you’re all I got. Nobody but you. How could you decide to make a choice like that that’s going to affect both of us?”

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Her mother's drug abuse was affecting three generations of that family. If her mother had never developed an addiction, the daughter might have a reliable place to leave her child while finishing school or looking for a job. It is easy to see how such a problem can perpetuate poverty and pass it along from one generation to the next.

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## Employment, Housing, Transportation, & Family

The previous section was dedicated entirely to one key issue related to women and girls living in generational poverty—education—though underneath that umbrella topic, there are multiple related issues that need to be addressed. That is because generational poverty is not a simple issue. It is a result of many factors working in conjunction with each other to hold women and girls in its grasp, and untangling the web of factors is a difficult, if not futile, exercise.

It is difficult in that it is nearly impossible to distinguish between the effects of one factor over another. How can we know if a family's poverty is due more to the parents' lack of education or to the hardship that those parents were subject to when they were children? Generational poverty arises from the confluence of multiple negative events, barriers, or decisions.

It is futile in that it is unrealistic to treat each factor as a silo when they are really more similar to a complex Venn diagram; we must address each issue itself, but also the significant overlap between issues. That is why this section covers employment, housing, transportation, and family—not to minimize the importance of any one of those, as obviously they are all very important issues, but rather to address them as they appear in real life. There is a direct relationship between the type of job a woman has, the size and location of her home, her transportation options, and the size of her family and childcare needs.

These factors can act all at once, and often reinforce each other, in making women's and girls' lives more difficult. Further, hitting a snag in any one of those areas can have a drastic impact on all the others, causing a family's life to spiral downward. Take, for example, the story of one of our focus group participants. She was attempting to improve her life situation by starting college coursework after taking time off after high school to work and take care of her young children, but she encountered a hurdle in her transportation situation that had greater implications:

I totaled my car and my grades dropped, like during the semester. And I'm like, "I don't have a ride to school, the bus doesn't even run out there anymore." They didn't care. Like, my grades dropped. I petitioned for it—for financial aid—and everything, but my grades just fell so it's like they took away scholarship money when your GPA drops so I got to pay more money out of pocket and it's hard to start getting scholarships when you're not between an age bracket or you're not coming out of high school.

Losing that consistent transportation to and from school has potentially altered the entire trajectory for her family. She may have lost her scholarship for good, and may not be able to complete her college degree, perhaps resulting in lower paying jobs for the rest of her life. But what if the public transit system had been a viable alternative for her? Or what if she did not have familial obligations and had been able to go directly into college from high school? Such is the story for many women and girls in generational poverty. Despite their best efforts to improve life for themselves and their families, one setback can become life changing without the resources in place to address it.

## Employment

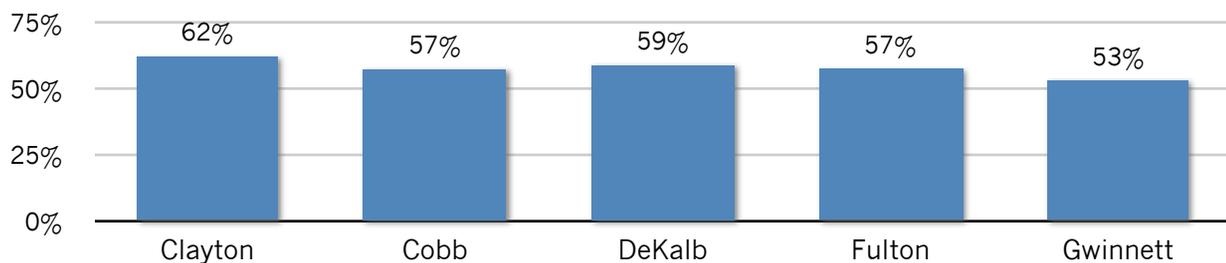
Employment might be the most obvious issue when thinking about reasons behind poverty. Jobs provide a consistent source of money that can be used to provide for a family and save up for a rainy day. Women who have been living in generational poverty often have trouble finding employment opportunities that both suit their unique situations and pay enough to support them. They might not have the high school credential required by an employer. Their childcare provider might require a mother to pick up her child at an inconvenient hour. They might not have the requisite computer skills necessary to apply for the job, much less for the position itself.

Finding a job at all has become a more difficult proposition over the past several years. The unemployment rate for the region was over 10% in 2011, more than twice what it was just four years earlier.<sup>7</sup> Even the most qualified candidates can struggle to find employment in today's economic climate, not to mention the women who struggle even to fill out an application. Further, nearly one out of every ten children in Clayton County live in a household where no parent is in the labor force.<sup>8</sup> This is the highest rate in the region, but even in Cobb County one out of every twenty children is in such a household.

But even when a woman is able to find a job that suits her, is it just that—a job—or is it a *career*? Is it a part-time position with no opportunities for long-term work, or is it a position with potential for advancement within the company or even a stepping stone to other positions? Finding any job can be arduous, but finding a career opportunity particularly so. A *job* allows a woman to pay for the immediate needs of her family, while a *career* allows her to plan for the future of her family.

Take, for instance, the federal assistance program Temporary Assistance for Needy Families (TANF). When a person is without a job for a while, she can apply for this government aid. In 2006, a majority of the people leaving the TANF program were employed when they exited the program (Figure 6).<sup>9</sup> In the year following their stint on TANF, though, less than one in five people earned above the poverty threshold (Figure 7).<sup>10</sup> TANF may have alleviated the immediate needs of some people and provided them enough to make it through a particularly difficult time, but it did not help most recipients receive additional education, vocational training, assistance in applying for jobs, or the skills to find a well-paying *career*.

Figure 6. Percentage of TANF recipients who are employed when they exit the program (2006)



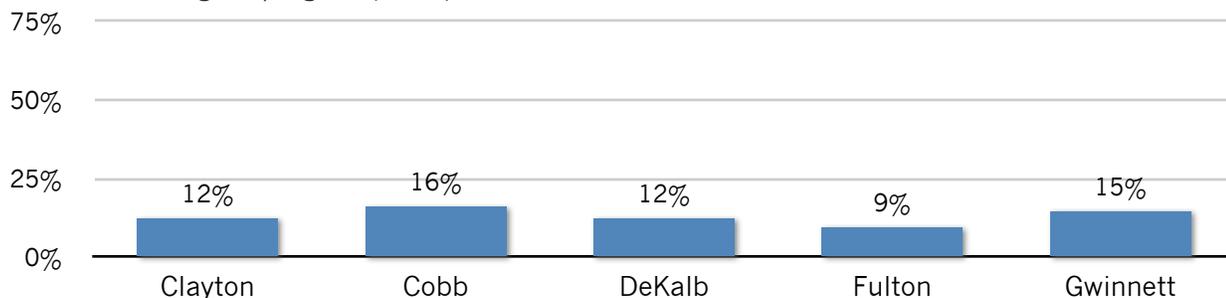
<sup>7</sup> Georgia Department of Labor, 2011

<sup>8</sup> Georgia Department of Public Health, 2010

<sup>9</sup> Division of Family and Children Services, 2006

<sup>10</sup> Division of Family and Children Services, 2006

Figure 7. Percentage of TANF recipients who earn wages above the poverty threshold in first year after leaving the program (2006)



Careers can also provide, however counterintuitively, more flexibility. Once a woman has a salary instead of an hourly wage, and because the employer is more likely to have a deeper relationship with a full-time employee than a part-time worker, she could have more opportunity for sick days, personal days, and even vacation. Here is what one woman had to say about her part-time job:

It won't pay! It will not pay us any advancement. It won't get us nowhere but check to check each week, still behind on certain bills. We will never be able to own anything if we don't go to school. I will never get a vacation. I have yet to go on a vacation. I have yet to get on a plane and go on...go anywhere, go on a trip. I want to take my son to Disney World so bad. Guess what? They won't allow me to take a whole week off to do that. They say if I take a week off, I won't have a job. I work full time hours but I'm part-time and I don't get the benefits to even take a [vacation].

A steady, salaried career would not only provide the financial stability women need to successfully raise their families out of poverty, but also the flexibility to adapt to many situations that could arise.

So what prevents women from finding careers? First, as for families of any income level, balancing a career and having children can be difficult, especially if there is no partner there to share the parenting responsibilities. When heading off to work, women need a safe place for their young children to stay, whether it is at home, with a parent, at a childcare center, or some early education program. They need that safe place to be affordable, so that they are not spending every cent they earn at work on childcare. They need the facility to have hours that can accommodate work schedules of all varieties. They need reliable transportation to that facility, especially when it is located far away from home and/or work. And, as mentioned above, women need the flexibility in their job to address any emergencies that might arise with their children.

Similarly, school-age children need a place to go between the time the last school bell rings and when their parents arrive home from work. Finding some sort of after school care that is safe, affordable, and convenient is a great help to working parents, especially when their jobs only offer nontraditional hours.

Another common barrier we heard about to finding consistent employment is a criminal history. For both women and their male partners, a criminal record can be a non-starter for many employers. Even if the criminal offense was some sort of youthful indiscretion, it can cause ripples well into adulthood. Or, if a man goes to prison as an adult and then returns to his family ready to work and support his children, he is then left with few employment options at his disposal.

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Now let's suppose that a woman has found the perfect childcare program and has a clean record—how does she apply for a job? Does she know what an employer is looking for on an application? Does she know what will make her résumé “pop”? Does she even know what goes into a résumé? How familiar is she with the computer software used to create one? Many women and girls living in generational poverty need significant help even before the job search begins to teach them *how* to look for a job.

Several women mentioned how thankful they were for programs that offered assistance in drafting their résumés, and that often had job openings posted in the same place. Many low income families do not have access to the internet, where most applications are submitted, so such facilities are doubly useful. Several women lamented the trend toward online job applications, because they felt their chances of being hired were much greater when they had the opportunity to step into an office to speak with a hiring manager face-to-face and show how competent they were, rather than letting their (often sparse) résumé speak for itself. Women can also use training to prepare them for the interview process. Once their application has been selected, they need to know how to come across as competent and professional, and communicate in a manner that will appeal to the interviewer.

Additionally, women need to have the skills necessary to perform at the jobs they select. Many with whom we spoke advocated for additional vocational training opportunities, whether in high school or specialized post-secondary programs.

Finally, there may be forces outside a woman's control that lessen her chances of being hired for any given job. For several of the minority women with whom we spoke, there was a perception of racism among those in charge of hiring and promotion decisions:

I'm a cashier at [a national retail chain]. I don't see myself going up. [turns to white member of research team] No offense, ma'am, I'm not white. And to the average American, if you're not of a certain race, you will not move up in the company. They feel like it's always going to be a standstill because you're black and they feel like you're not intelligent enough. You won't accomplish enough or you won't be equal. We still face this today. I'm 24 years old, I'll be 25 in April. We still face this to this day. Racism is still around, I'm sorry.

Perceived or real, racism can be a barrier between individuals communicating with each other, if not actually preventing people from moving forward in their careers.

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## Housing

As mentioned throughout this report, where women and children live is of utmost importance. While living close to a job and childcare is helpful, families also need to live in an area where they can feel a sense of community, feel safe, have access to high quality amenities, and be encouraged to improve their own situations. Finding such housing, though, is difficult. In particular, low income families are challenged to find housing that is all three of the following: affordable, safe, and near to work, childcare, and family. When only one or two of those three criteria are met, breaking the cycle of poverty is much more difficult.

- ❖ Housing that is *affordable* and *safe* is often far away from major employment centers, with little access to public transit options. Also, being near quality childcare is extremely important, as mothers need a place for their children to stay while they work or go to school.
- ❖ Housing that is *affordable* and *near* to work, childcare, and family is often in an unsafe part of town. Such surroundings can make it difficult for children to see that there are ways out of poverty.
- ❖ Housing that is *safe* and *near* to work, childcare, and family is usually the most in demand and, in turn, expensive, making it unavailable to low income families.

“[W]hen I moved over here and we might hear sirens or we might hear shots... And then after a while we got used to it so we’re good. We’re not afraid no more.”

Finding housing that is affordable is often the driving factor for women living in poverty, sometimes at the expense of safety and location.

Suppose a woman locates a house or

apartment that fits within her budget, but could well be in a low income suburban neighborhood, far from her job in Atlanta. She now has to find reliable transportation to her workplace, and her children are growing up in a neighborhood that is less than ideal. The local education system might not offer the high quality education she would like for her children, especially compared to some of the schools outside of her impoverished neighborhood. In her fight to raise her family out of poverty, she has found a job and secured housing, but her children are susceptible to the negative influences of their surroundings, are not receiving a good education, and the mother is still subject to the struggles that come along when there is a snag in her transportation.

Likely the second criterion a family will seek in their housing is proximity to work, childcare, and family. This makes the commute to work more manageable, and reduces any inconvenience associated with dropping off and picking up children at childcare. But at what cost? Does the home fit within a responsible budget? And is the neighborhood good for raising children?

Unfortunately, safety is too often the last criterion for housing. Finding affordable housing near to employment centers may lead women to less desirable neighborhoods. Take the story of one of our focus group participants who moved into such an area with her young son:

When I first moved I was kind of shook up. I'd peep out the door and check the peephole at 3 or 4 o'clock in the morning because I wasn't used to that. My aunt, she had a house and her own yard and fence so when I moved over here and we might hear sirens or we might hear shots or we hear something, my son, he rolling on the floor like he in the military crawling under the bed. So I was like, "I got to find him somewhere to go." And then after a while we got used to it so we're good. We're not afraid no more.

She is no longer afraid of her dangerous neighborhood—not because her situation has improved, but because she “got used to it.” She will live with all the negative aspects of the neighborhood because of the low cost and proximity to work. All the while, her child is being desensitized to gunfire and police sirens. Another woman told us what she tells her son when he is afraid of all the police sirens in the neighborhood: “I tell him, it’s like this everywhere you go. This time of day it’s crazy everywhere.” Well, it is not like that everywhere. But it might be like that everywhere this woman feels that she can live, and that is all the world she can see.

“That whole idea that parents be like, ‘I want you to be better than I was’ and stuff like that? [...] Well, in order for them to fulfill that dream, they have to show us what better is.”

Another common quality of women and girls in poverty is the transient nature of their lives. They move to a different location often, because of an inability to pay rent, changing work situations, or any other number of reasons. Being constantly on the move makes it difficult to develop a sense of community with neighbors or build important networks within the neighborhood. Developing formal and informal connections in a community can help a mother find resources in a pinch, and can also serve to improve the entire neighborhood.

Finally, one message we heard over and over—though usually not explicitly—is that women and girls can be, in a sense, trapped by their surroundings. They often live in dangerous, low income neighborhoods surrounded by rundown buildings with people milling about in the streets at all hours of the day. Girls have very few role models in their immediate vicinity to whom they can turn as an example of success, of someone who grew up in a similar situation but has now found a way to a different life. When girls cannot see these examples, it can be difficult to even *aspire* to raise above their current situation. A lack of aspiration leads to a lack of goals and drive, which affects an entire lifetime. One teenager told us, “That whole idea that parents be like, ‘I want you to be better than I was’ and stuff like that? [...] Well, in order for them to fulfill that dream, they have to show us what better is. Yeah, give us better opportunities and stuff.”

Downtrodden surroundings inhibit not just girls’ ability to see career goals and pathways, but to see the rest of the world. They do not have knowledge of professions that are outside their everyday environment, and, moreover, they do not know about the different cultures outside their community and the vastly different lives that people lead and that could be available to them. Completing high school, attending college, choosing to wait to have children, and peering outside of one’s immediate surrounding can open up a whole new range of possibilities.

Among women, the lack of role models also affects their employment opportunities. They may not have had that mentor who is an exemplar of professionalism, or who can guide them through the application and interview processes. They also have not been able to establish a network of professional connections that so often facilitates finding and applying for jobs.

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## Transportation

The previous section discussed the difficulty families face in finding housing that is near to childcare and employment centers. When they are not able to find safe, affordable housing nearby, they must find ways to make the trek, whether by foot, car, or public transportation. Finding reliable, affordable ways to work and other locations can be a burden to any family, especially in a city the size of Atlanta. Nearly every person with whom we spoke—both interviewees and focus group participants—mentioned transportation as a major struggle for women and girls living in generational poverty.

Anecdotally, many women arrived late or did not arrive at all to our focus groups because they encountered snags in their transportation plans. So, even though we were holding the group in their neighborhood, gave them plenty of notice, provided free childcare, offered a free meal, and gave each woman a free giftcard for their participation, there was an obstacle in their way. If they have trouble making it to this event, imagine what they must deal with in getting to appointments that arise spontaneously, are far away, do not provide childcare, or do not pay them for their time.

“And the way they plan these routes, they don’t plan them to really service the people that really need them.”

Several women mentioned the benefits of owning their own car. That would allow them to go where they needed to go when they needed to be there, without being at the mercy of a public transit schedule or having to rely on someone else to give them a lift. There is a downside to owning a car though:

the expense. The first expense is being able to save enough to purchase or put a down payment on a car. Saving that much money is not feasible for many poor families. The second great expense is the ongoing costs associated with owning a car: gas, loan payments, insurance, and maintenance. As one focus group participant said:

I pay a car note. Again. And it is no joke. Well, I’m going to pay it off. I could have paid it off but it’s like the stress of something always over your head. Oh my God. It’s another reason why I can’t go to school until I pay that car off! [...] 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....

Her car helped her get around town more effectively, but the cost was affecting other areas of her life, including her education. She felt so strongly about her experience that she needed to address the rest of the group: “I have a car dragging me in the mud. Never do this again. Ladies, do you hear me? [...] Do not put yourself in debt. Do you understand me?”

If a woman is unable to afford her own car, the likely alternative is using the public transit system. Most women we spoke with felt that the bus and train system in place was, at best, difficult to use. The most common complaints involved the high cost of riding the system, the reliability of the system (both in terms of arriving on time and not breaking down), and especially the routes the system takes. Several thought that families in poor neighborhoods were especially underserved: “And the way they plan these routes, they don’t plan them to really service the people that really need them.... When my son has to get on the bus, trying to get around, it takes forever for him to get somewhere that he could be in ten minutes, but it takes him an hour because of the way they route the buses and the schedule.” They felt that MARTA routes are inadequate for reaching common and necessary destinations: poor neighborhoods, employment centers, childcare facilities, and grocery stores.

## Children & Family

All the things we have discussed to this point are institutions that are largely outside the control of women and girls living in generational poverty. The one institution that does fall directly within their purview, though, is their family. Certainly some members of the family will make decisions that others cannot control, but this smaller unit lends itself to a greater degree of control. Also, the family is what women and girls are ultimately fighting for when they deal with issues like education, housing, and transportation. They are attempting to overcome those barriers in order to improve the life circumstances for themselves and their families.

Within those family units, each member has the opportunity to make decisions that will either benefit or harm the other members. A mother could seek help from an organization to aid her in finding a job. A father could decide to abandon his family, leaving the other members to struggle without his income. A teenage daughter could have unprotected sex and become pregnant.

Teenage pregnancy was one of the first issues mentioned in our interviews with community and organization leaders. Becoming pregnant at an early age makes it more difficult to complete schooling, places a new burden on the shoulders of both the teenager and the family, and sets all of them—the teenager, her family, and the new baby—on a trajectory likely to keep all three generations of that family trapped in poverty. “Education is the primary lever in this society, which is why addressing teen pregnancy is key. The pregnancy usually ends the teen’s education and dooms her to a life of dysfunctional circumstances,” one expert said. Having a child when they are older allows girls to complete their education, develop a greater level of maturity, and perhaps be on the path to financial stability. It could also allow them to afford the appropriate prenatal care for their child, find the best early education opportunities, and have a more structured schedule for the child’s early development, thereby giving the child a better opportunity for success down the road.

For every 1,000 births in Fulton County in 2010, about 37 of them were to mothers between the ages of 15 and 19 (Figure 8).<sup>11</sup> In Clayton County, the rate was nearly 60. The rates have decreased a bit since 2006, and this is certainly a trend worth watching.

Another important statistic to track is how many of those teenage mothers give birth to *another* child before reaching age 20 (Figure 9).<sup>12</sup> Around 20% of teenage mothers in the five county area have another child before turning 20. Even Cobb County, which generally has more favorable teen pregnancy statistics, has 19% of its teenage mothers having a second baby while in their teens. This would seem to indicate that the trend of multiple teenage pregnancies reaches beyond county boundaries—that there is a subset of young women in the area, many likely living in generational poverty, whose lives have led them to have a child early. Without some sort of intervention, that path then continues, leading to more children at a young age.

“So that’s when everything just broke apart. I don’t know what happened after 16.... That’s when I started having babies and my life changed. But now that I have kids, I think my kids made me a better person that I am today.”

<sup>11</sup> Georgia Department of Public Health, 2010

<sup>12</sup> Georgia Department of Public Health, 2009

Figure 8. Indicator 5: Teen pregnancy rate among girls ages 15-19 per 1,000 births (2010)

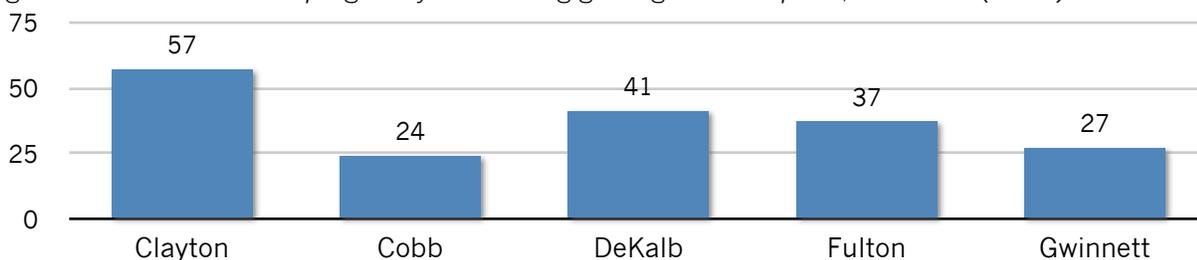
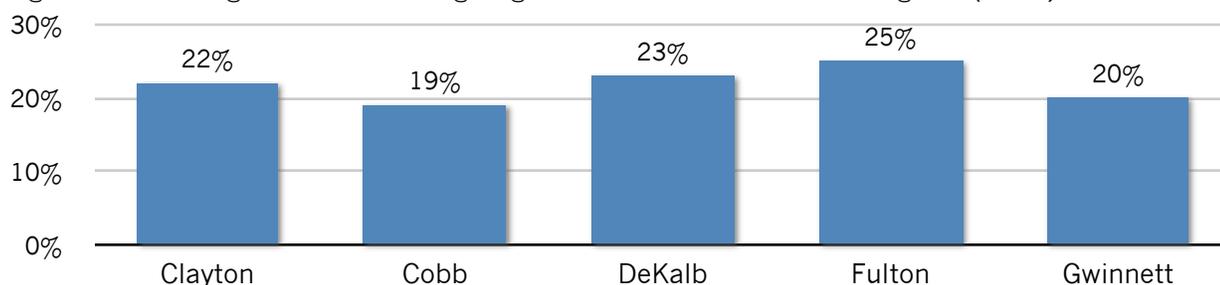


Figure 9. Percentage of teen mothers giving birth to a second child before age 20 (2009)



Nearly all of our adult focus group members had children, most while they were teenagers. Most also understood that having children at such a young age set their lives down a different path, but they also viewed them as blessings: “So that’s when everything just broke apart. I don’t know what happened after 16. I don’t know, I guess I was just a bad child. That’s when I started having babies and my life changed. But now that I have kids, I think my kids made me a better person that I am today. So if it wasn’t for my kids, I don’t know where I would be...,” one focus group participant said. She now reflects back on her life and thinks that she was a “bad child,” which contributed to her early pregnancy. But she now reframes the actions she took as a teenager by saying that her children have made her a better person today.

This is something we heard over and over in our group discussions: the women never explicitly admitted that they regretted having children at a young age, but they did express a degree of sadness over the turn their lives took as a result of their early pregnancy. Today they look at their children as precious gifts, as most mothers do, but they might also have a sense of “what if?” What if I had waited to have these children until I had completed my education? What if I had been old enough to marry the father, or at least be in a more stable, mature relationship? What if I had had the time to develop a skill or find some vocational training?

In 2009, more than 20% of babies in the region were born to mothers with less than 12 years of education.<sup>13</sup> Put another way, one out of every five babies was born to a mother who was either still in high school or who had never graduated high school.<sup>14</sup> In Clayton County, it was nearly one out of every three babies. On the other hand, about three-quarters of first births in the region were to mothers age 20 or older with at least 12 years of education. So, about 75% of first-born babies will have the added benefit of a mother who has attained at least a high school credential and who has the added maturity and potential stability that comes with the years following high school.

<sup>13</sup> Georgia Department of Public Health, 2010

<sup>14</sup> U.S. Census Bureau, American Community Survey, 2005-2009

One focus group participant went so far as to say that her life is so difficult that, if she were deciding today, she would choose not to bring either of her children into “this hardship of a time.” She continued, “It’s so hard. And, like, the struggle everyday. I’m tired of singing this struggle—I’m tired of ‘We Shall Overcome.’ When are we ever going to overcome?” Another woman told us why she was waiting to have children:

I really want to go to school so I don’t have to struggle with a child. I don’t want my daughter to see me struggle. That’s why I chose to wait to have children. But yeah, I want my child to do well in school. I want them to have all their opportunities [and make sure] I’m educationally ready, financially ready to have a child so that they don’t have to worry about nothing and I don’t have to worry about nothing.

Many of the teenage focus group participants understood the generational nature of poverty and the often adverse effects of early pregnancy. They were able to speak about decisions that their grandparents made that still affect their family two generations later, and how their parents made some of those same ill-fated decisions. One teenager told us about it just taking one person in one generation of a family to set a new course:

I think it’s also just history repeating itself. Like, if your family has a history of people always getting pregnant young, like, you have to be the one to put a stop to it. Like, you have to be the one to be, like, “Okay, I understand that this is a family curse, like every generation we always end up getting pregnant at 16, 17, 18, and I’m gonna stop it.” I mean, if you’re gonna have sex, then you should use what you need to use to protect yourself. I think our generation is the baby boom generation.

Spending so much time working or working odd hours that limit the time spent with their children can also have a detrimental effect on a child’s development. When a mother is not able to spend quality time at home teaching her

daughter, talking with her over dinner, or reading her bedtime stories, the inherent connection between parent and child is strained. When that bond is not firmly in place, it can have severe repercussions on the child’s life. It can affect her level of trust in other adults, her emotional development, and whom she chooses to model her life after. This was a quite common theme we discovered in our focus groups:

“She was never home. We practically raised ourselves.... So we had to come home, make our own food. She was there sometimes. We didn’t have that bond, still don’t have that bond to this day.”

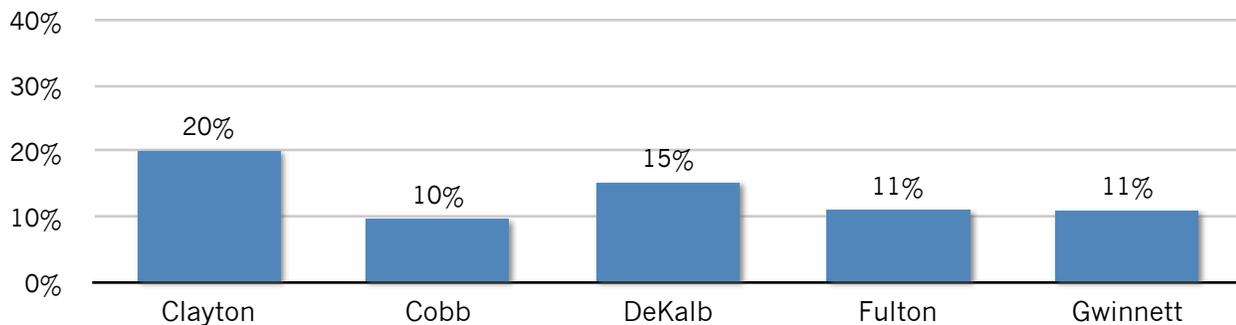
- ❖ “My mom worked three jobs. How did she do it? She worked one part-time and she would do two full-time. She was never home. We practically raised ourselves.... So we had to come home, make our own food. She was there sometimes. We didn’t have that bond, still don’t have that bond to this day. We just cool, I guess. I respect my mom because she’s my mom. I don’t agree with her bringing us up, but I don’t know.”
- ❖ “But my mom finally got a job; then she wasn’t there.... [M]y sister and my brother raised us and, like she said, growing up we didn’t have our mom or our dad. We raised each other and that was basically about it. My mom and my sister had plenty of differences. They used to get in fights. My other sister started being a prostitute. And my other sister is staying with somebody. Everybody has their own opinions because I’m not following them. Everybody’s on their own. It’s difficult but it’s doable.”

- ❖ “She worked at night all the way up until I was 14. She worked nights.... She worked there for a lot of years so my elder sister was left to raise us, which, in turn, she got to the point where she was running away. She got married at 14. She had 2 children by the time she was 17. And I think it was because my mom left her to raise the children, which really wasn’t her responsibility.”
- ❖ “I worked. Just like momma. And...I see myself as my momma—working, no time to do anything and that’s why I don’t go out because I work all the time. But one thing I do see myself do differently: I take that time out, that extra time needed just to spend with my son....”

Women in generational poverty also have high hopes for their children. Many of the experts with whom we spoke mentioned a sense of hopelessness among the women involved in their programs, but that is not what we encountered with the women in our focus groups—at least when talking about their children. They believe that they can take the necessary steps to position their children to have a better life than the generations preceding them.

Another key issue involved in generational poverty is the high number of single female-headed households (Figure 10).<sup>15</sup> About 15% of all households in the metro area are single female-headed households, or, to look at it another way, about one-third of all children in the region live with single parents. There are substantial geographic differences: 20% of households in Clayton County are headed by single females, while only 10% in Cobb County are. Looking at this issue along racial lines is even more stark. Less than 10% of white households are headed by single females, while close to 25% of black households are.

Figure 10. Percentage of single female-headed households by county (2010)

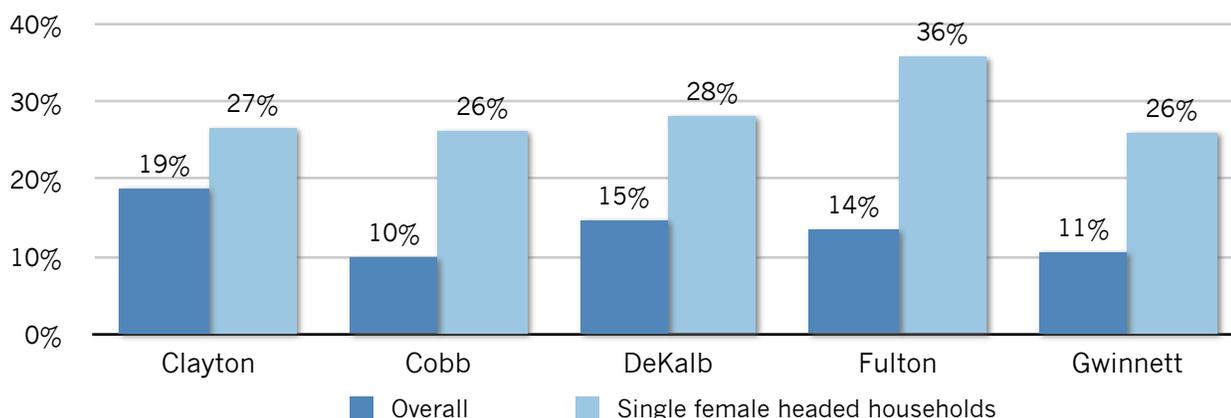


The data further show that there are real financial difficulties associated with single female-headed households (Figure 11).<sup>16</sup> Less than 20% of all families in each county had incomes that fell below the poverty level in 2010. On the other hand, no county had *less* than 25% of their single female-headed households living below the poverty line. Even in Cobb County, 26% of single female-headed households had income below the poverty level in the past 12 months.

<sup>15</sup> U.S. Census Bureau, 2010

<sup>16</sup> U.S. Census Bureau, American Community Survey, 1-year estimates, 2010

Figure 11. Indicator 6: Percentage of families below poverty level (2010)



Clearly life is difficult for these families. Without the presence of another parent in the household, all responsibilities fall on the mother. She must be the breadwinner, the caretaker, the role model. She must find ways for her children to eat, to get them to school, and to find time for self care. She must often raise her children without a male influence in their lives. There is no other parent to call if an emergency arises. Several teenage girls spoke of the burdens their mothers carried, whether it was the difficulty in finding time to drop her off at school everyday or supporting the disabled members of her extended family who now lives with them.

Many women simply treated this as the way of life. They had their children, there was no man present, and that is just how life is. Several women told us of men who ended up in prison and were unable to be a part of the family. One woman began to cry in front of the group as she spoke about her boyfriend's unreliability and how it could affect the lives of her and her six year old. A few women mentioned their experience with physical abuse at the hands of their male partners, but would not go into detail. Several experts also mentioned the negative effects of abuse, whether physical, verbal, or emotional. Such abuse can serve to, in essence, trap women in the relationship out of fear of more dire repercussions if they tried to leave.

At its most extreme outcome, generational poverty can result in women and girls being without a home. Our experts mentioned lack of education, poor mental health, and substance abuse as some of the major causes of homelessness, along with domestic abuse and the recent economic downturn. Women who suffer abuse can be trapped in that relationship out of fear, but some reach a tipping point and decide to leave with their children, though often with nowhere to go. If they have the networks in place, they may be able to stay at a friend's or relative's home, but all too often they end up living on the streets or in shelters. According to the experts, the numbers have been increasing over the past several years, due to the larger economic climate. Jobs are more difficult to find and keep, and women living in generational poverty are the least prepared for any shifts affecting their lives. They struggle to create stability in their lives, and life on the street lacks even that small amount of structure.

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# Health

Finally, along with all the other systemic and familial issues that have been discussed so far, women and girls must deal with their own health and wellness—both physical and mental.

## Physical Health

Families of any socioeconomic status can find healthcare to be a burden, and it can weigh even more heavily on women and girls living in generational poverty. Women may defer needed treatments in order to deal with other responsibilities, especially if they have multiple jobs or young children to care for. They might only have a part-time job and would miss out on a day's pay if they spent the day at a doctor's office. In the meantime, their condition could progressively worsen until it turns into a major problem requiring a major procedure and multiple days off of work.

Many families in poverty do not have health insurance, which can also be a deterrent from seeking medical help. One woman told us about a time when her child got sick and had to stay home from school. She asked for a day off from her job in order to care for him, but the job required a note from the doctor's office to prove that her son was really sick. She did not have the money to go to the doctor, so she could not bring a note to show her employer. Another woman told us that she came down with two serious illnesses simultaneously, putting her in the hospital. She now has more than \$200,000 in medical bills hanging over her head.

Besides the day-to-day healthcare needs of women and girls, experts talked about the importance of pre- and neonatal care. Regular contact with a doctor before and after giving birth is a critical step in keeping a baby as healthy as possible. Without such care, those children could be starting out disadvantaged even from birth.

## Mental Health

The lives of women and girls in generational poverty are filled with many troubles, often piled on top of each other—frustration with not being able to find the job they want, handling their children's sicknesses, or struggling to make ends meet. They are focused on raising their children and providing them as much comfort as they can. These women and girls experience stress, grief, and depression like everyone else, but often without the resources or networks in place to handle these strong emotions in the most healthy way.

Many experts told us that mental health is one of the most important—and most overlooked—areas where women and girls in generational poverty need help. Certainly there are some women and girls suffering from more severe mental illnesses, such as schizophrenia or a bipolar disorder, but many more people are simply struggling with the best way to handle all of the stressors life presents.

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Quite a few of our focus group participants relied heavily on their religious faith to pull them through. One woman said, “I just go in the bathroom or the closet and I just pray and pray and pray. I talk to God. I shout. Because I really just don’t have anybody that I can lean on and be like, ‘This is how I’m feeling,’ and I know He is really the only one who is listening.” Another told us about the way she prays as she walks the whole way from her home to her job. They put their trust in God to improve their situation, to protect them and their children, and to give them some degree of joy in their lives.

Most participants did not have a real outlet for their emotions, though. Similar to the way families can be trapped by their surroundings, women and girls living in poverty can feel isolated in their feelings. They often do not have a network of trusted friends or family members who can share their burdens or understand what they are feeling. “It’s all about lack of support for me, though. But if it all falls on you, there is no excuses, so you look at life a different way. Like ‘Oh well.’ At the end of the day, don’t nobody care. So you got to make it happen,” one woman said. It is easy to see how a single mother could feel that her entire family’s future rests only on her shoulders, and the pressure and loneliness that can come along as a result.

On the other hand, take the story of another woman who did have a support network in place:

But when I grew up, I grew up with four other brothers and sisters and from the time I was born up until I was like six my mom and dad was on drugs. But they took care of us. We were never in foster homes, living with family members and everything. They took care of us but that is what they chose to do. We had a very very big supportive family that stepped in and made my mom go to rehab and get her stuff together because they knew she was so much better than that because she did take care of her children and make sure they went to school.

This family was on a dangerous road. The parents were doing what they could to support the family, but were also addicted to drugs. Fortunately, they had the strong family ties in place that allowed them to seek help for their addictions while someone took care of their children.

One of the most interesting peripheral findings from the focus groups was the women’s desire to speak about their lives and offer support to others going through difficult situations. The focus groups were filled with lively conversations, and often seemed to serve as a sort of support group for the participants. They told their life stories, empathized with each other, encouraged each other, and talked about job opportunities or assistance programs they had heard about. They were able to support each another, affirm the emotions others were feeling, and share information on ways to improve their lives. In the end, they were not just focus groups that produced valuable results for this research, but also important conversations for the women and girls themselves.

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# Strategies

So what is to be done about generational poverty? What can metro Atlanta do to help its residents who are most in need? How can The Atlanta Women's Foundation and the philanthropic community have the greatest impact? It is useful first to look at some efforts that have proved unsuccessful in the past and now serve as examples of what should *not* be done.

## Ineffective Strategies

Many experts told us that you cannot simply “throw money” at a problem. It almost goes without saying, but service providers need to be smart. They need to know what problem they are dealing with and what change they hope to effect, and have a real strategy to do so. All three are critical—knowing the problem and the hoped-for change is not enough. Giving money to organizations that lack strategic vision or that offer ineffective services is not a viable option.

They also told us about the ineffectiveness of “no strings attached” strategies in dealing with generational poverty. The person receiving the services must have a degree of accountability. If nothing is required from the recipient in exchange, she can come to be fully dependent on that service, with no incentive to make real change in her life. Assistance without some level of reciprocity can teach complacency and helplessness. Emergency “band-aid” services are also necessary, though, but not as long term solutions for individuals.

Another pitfall in offering services to women and girls is making them difficult either to apply or qualify for. Many women talked about the difficulties of learning about any assistance that is available to them, despite their best efforts to find help for their families. Even when they know about opportunities, many said it is quite difficult to reach the appropriate office at the right time. Some programs required applicants to come to their office several different times, forcing women to find transportation there, sometimes take off work, and find a place for their children to stay. This is even more of a struggle when a woman is seeking assistance for multiple issues, from multiple providers. One woman told us about her struggle to get food stamps. She does not officially qualify for the food stamps program, because she is scheduled to receive an amount of money in child support from her children's father that would push her over the maximum threshold. The problem is, he does not pay. Now she turns to a veritable black market for food stamps; she buys them from individuals who do qualify for the program, but who would rather have the cash to buy alcohol or cigarettes.

In the same vein, several experts told us of the problems with “one size fits all” programs. No two families are in exactly the same situation, yet they must all play by the same rules and be eligible for the same levels of assistance. Families face different combinations of obstacles in their lives and need outside help in a variety of ways. Programs that treat every family exactly the same, without accounting for their unique situation, will not be able to provide the optimal level of help.

Women also told us about how complex it often is to apply for assistance. The myriad rules and regulations placed on different programs can either disqualify needy families, or can inspire them to change some aspect of their lives—but not always for the better. Some experts and focus group participants told us tales of women who elected to take lower paying jobs or even stay unemployed so that they could continue to receive income-based benefits. We heard about women who were unable to move away from a particular housing complex because their rent voucher would not transfer to another complex in a better neighborhood. We also heard about parents who elected to live separately so that the mother could

continue to receive assistance for which only single parent households are eligible.

There are families struggling to better their situations by any means possible, even if that means rearranging parts of their lives to

“It’s all about lack of support for me, though. But if it all falls on you, there is no excuses, so you look at life a different way. Like ‘Oh well.’ At the end of the day, don’t nobody care. So you got to make it happen.”

fit within the requirements of particular assistance programs. Other people, experts and focus group participants told us, are just trying to “free ride,” though. They know how the system works, take as much assistance as they can, and do not attempt to improve their situation through other means such as education or vocational training. They take advantage of programs with no accountability requirements—no regular check-ins on job applications, or no home visits to ensure that any assistance money is going toward its intended target. Such measures are certainly both logistically difficult and expensive for service providers, but they appear to be necessary.

## Effective Strategies

We also heard about several strategies that would likely make service delivery more effective. Perhaps the simplest is to make programs more welcoming. Several women told us that they had avoided some service providers or training programs just because they did not feel welcome in their offices. They may have been treated poorly, or they may have just felt the providers were not willing to work with their unique situation. Either way, keeping in mind that the women who seek assistance are trying to do the best they can for their families and that many are approaching rock bottom could improve the way the women are treated.

Another strategy specifically mentioned by many experts is having a mentor. As discussed earlier, women and girls can be “trapped” in bad neighborhoods by the preponderance of negative influences

surrounding them. When they are able to see and interact with even one example of someone who understands their situation and still succeeded, they could be inspired to do the same. Such a person shows what possibilities are available to them, and a real path to get there. As one community leader put it, having a mentor “is an inoculation against risky behavior.” Having a vision of what can be accomplished is critical to bringing women and girls out of poverty. They need to know what they are striving for; see a clear, actionable path to reach that goal; and know what to expect when they get there. One woman told us about how hard her mother worked, but without a real view toward the future:

“Sometimes, people don’t know how to do better, you know what I’m saying? Some are afraid to try, but I think more than anything, she just don’t know how.”

She never gave up whatever the situation was, she never stopped going. Like if she had to walk three miles, she hoofed them three miles and she went and worked because she knows she had to still provide for us even though she didn't make enough to provide.... She just didn't make enough money and it was probably more of lack of knowledge of how to make more money or things to do.... No, she really don't know how. Sometimes, people don't know how to do better, you know what I'm saying? Some are afraid to try, but I think more than anything, she just don't know how.

Finally, one overarching theme is how interconnected the issues that affect women and girls are. Attempting to solve a single problem that a woman is facing probably does not fix all of the other problems she faces. Poverty is not an issue that can be remedied just by offering housing vouchers or job training courses.

For some families, poverty has been entrenched for generations, and no aspect of their life is untouched by it. It is all they know, and all that they see around them. Making it easier for them to get to their low-paying job or their low quality childcare is not enough to ease their situation. They need assistance in multiple aspects of their lives, and need help simply planning their lives. These families try to navigate the numerous systems, agencies, and organizations that offer assistance, but, as one expert said, “these women are the least prepared to deal with them.” That is, even when they are able to find some type of assistance, they cannot put it toward its best use, or find the right mix of assistance and personal initiative that will lead to financial stability.

Our interviews and focus group discussions made it clear women need multiple services to work together in order to effect real, lasting change. They need a significant amount of conversation and collaboration between all the entities offering assistance, at a minimum.

“It’s so hard. And, like, the struggle everyday. I’m tired of singing this struggle—I’m tired of ‘We Shall Overcome.’ When are we ever going to overcome?”

Ideally, there would be more than communication between organizations. The most effective way to create change in these women’s and girls’ lives is through wraparound services. A single organization

that can address multiple issues, as well as the unique needs of a particular family, may be the best way to change the life that family leads. Many experts spoke to the need for case managers for each family, a single point of contact who can help the family learn about the opportunities available to them and make explicit plans for their future. Case managers reduce the need to take time off of work to travel to different agencies. They have the training and knowledge of available programs, and can navigate them on behalf of the the family. They know the specific situation of their client, and they can tailor their services accordingly.

It is not just the experts we interviewed who feel this way; the general public supports wraparound services as the best way help women and girls living in generational poverty as well. When asked they would do if they were leading an organization aimed at helping women and girls break the cycle of poverty, each of the tested issues received support from at least 85% of metro Atlanta voters (Figure 12). Further, 35% of voters indicated that they would definitely direct resources to *all* of them, thereby implicitly supporting the idea of wraparound services (Figure 13).

Figure 12. Suppose you were leading an organization aimed at helping them break the cycle of poverty and could direct resources to address some of those issues. For which of the following issues would you direct resources to?

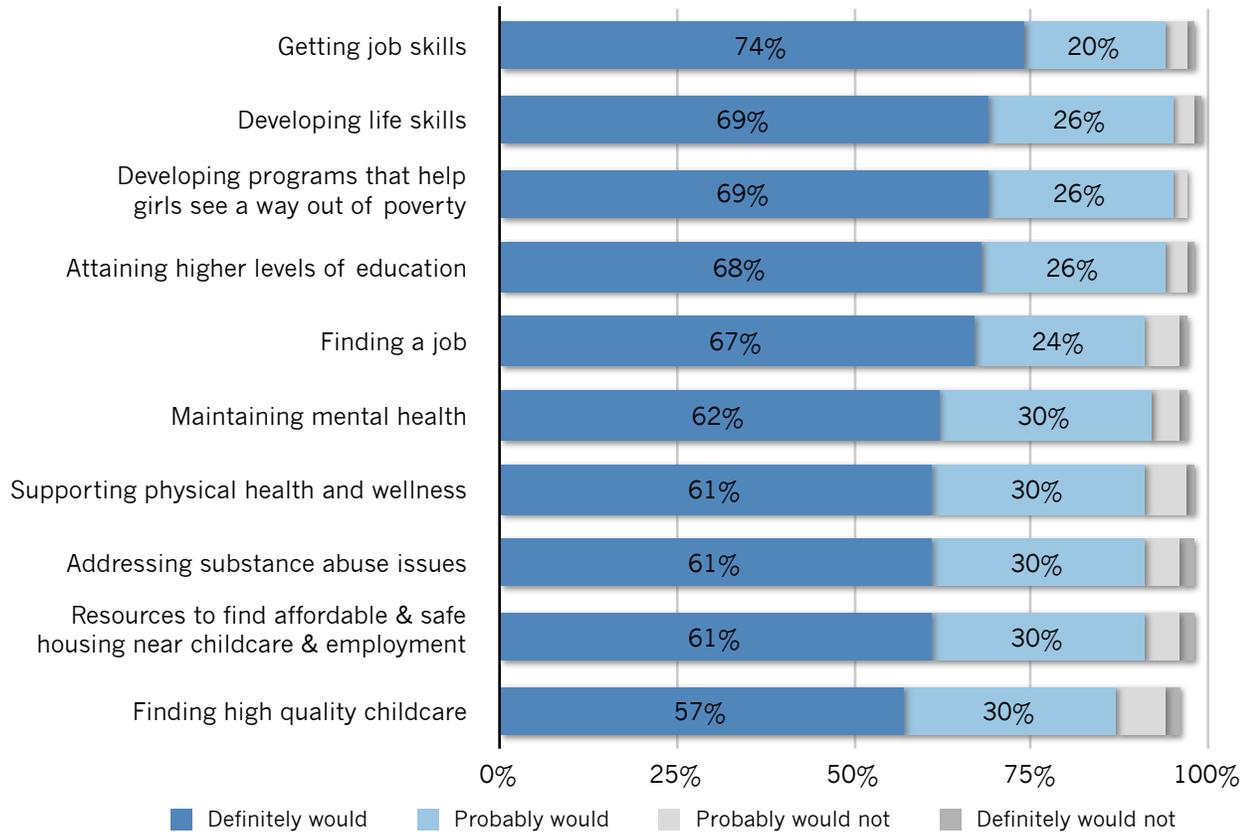
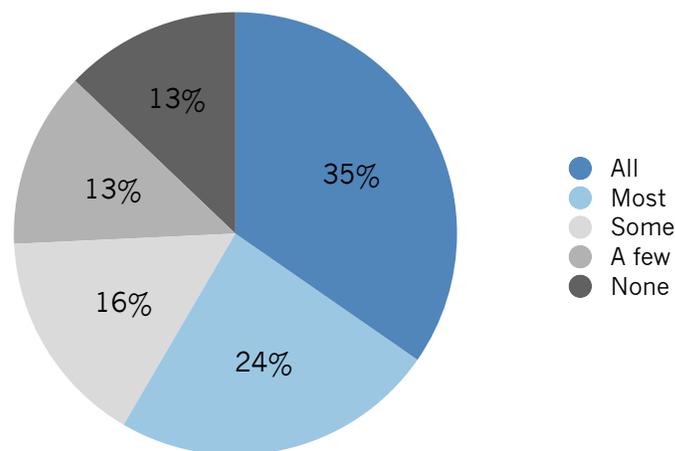


Figure 13. Of the tested issues, how many would you definitely direct resources to?



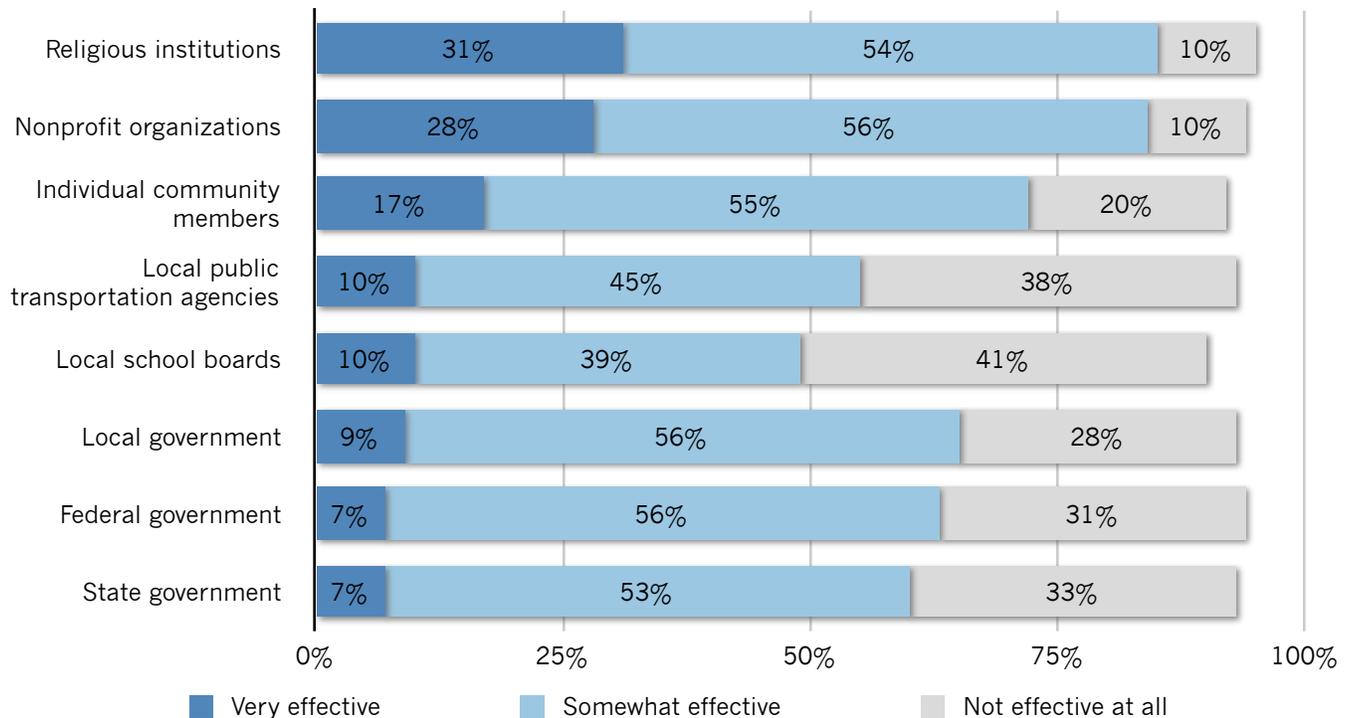
## Reaching Out

Residents of metro Atlanta do not take these issues lightly. Nearly three-quarters of voters in the five county area consider poverty to be a pretty significant issue to the region, including 40% who feel it is a *very* significant issue. Also, they are not naive about the issue of generational poverty. Two-thirds of voters in the area say that at least half of all poverty is a result of generational poverty, compared to situational poverty. They see how entrenched poverty is in their community, and they know it is an important issue.

Metro Atlanta residents also know that women and girls need outside help to break the cycle. We asked voters in the region to choose which of the two following statements about women and girls breaking the cycle of generational poverty was closer to their opinion: 1) “They should be able to improve their life situations on their own, through education, hard work, and making good life decisions,” and 2) “They need some outside help in order to improve their life situations, because of some of the barriers they face today.” About one-third of voters said that statement 2 came closer to their perspective, more than twice the number who chose statement 1. Nearly half, though, volunteered that *both* statements represented their opinion.

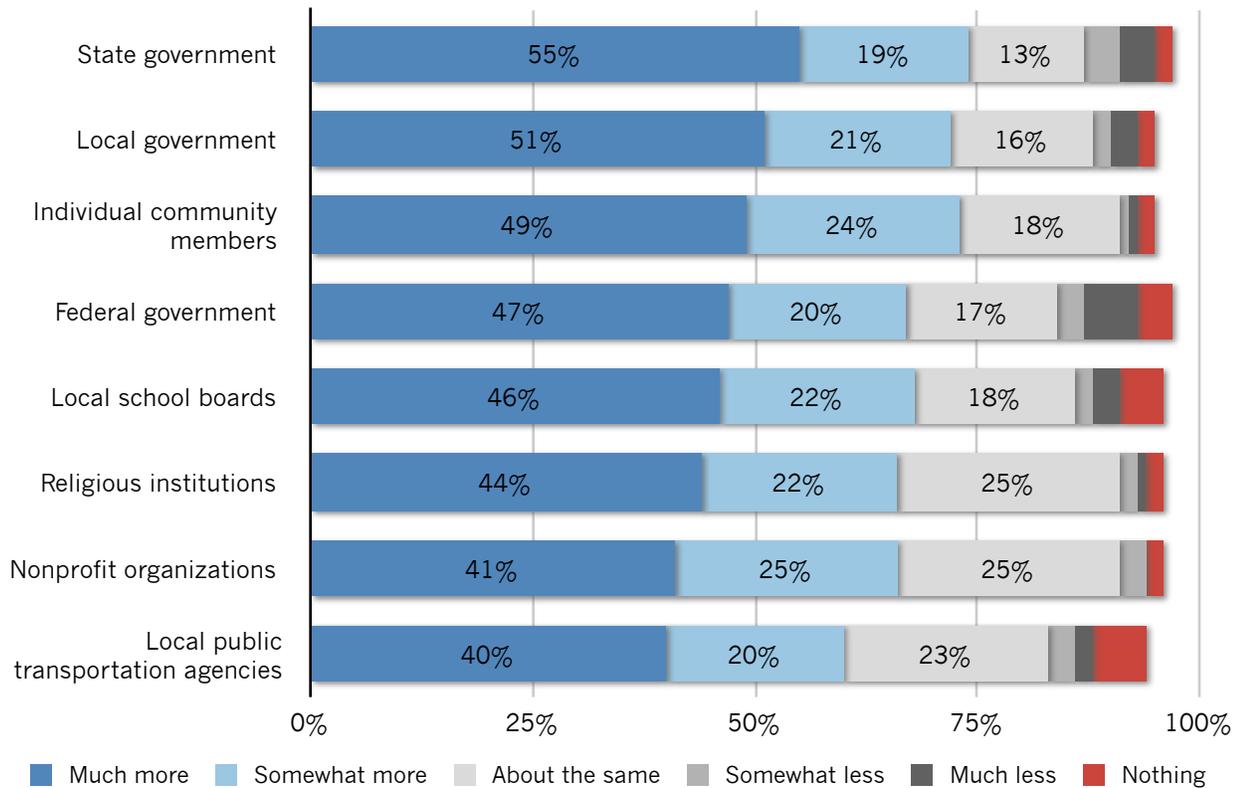
We also asked voters about the effectiveness of the entities in place that provide assistance (Figure 14). All but one (local school boards) were seen as at least somewhat effective by a majority of respondents, but none was seen as *very* effective by even one-third of voters. Religious institutions and nonprofit organizations are easily perceived to be the most effective at helping women and children break the cycle of poverty.

Figure 14. Now I'd like you to think specifically about women and girls who are currently living in generational poverty. I'm going to list several entities that sometimes offer assistance or programs to help these women and girls break the cycle of poverty, and I'd like you to tell me how effective each one is.



We followed up by asking people which entities should be doing more to help women and girls (Figure 15). Their answer: all of them. At least 40% of voters believe each entity should be doing *much* more to help women and girls than they are doing right now.

Figure 15. I'm going to read you the same entities, and now I'd like you to tell me if each one should be doing more, doing less, or should be doing about the same amount to help women and girls in generational poverty.



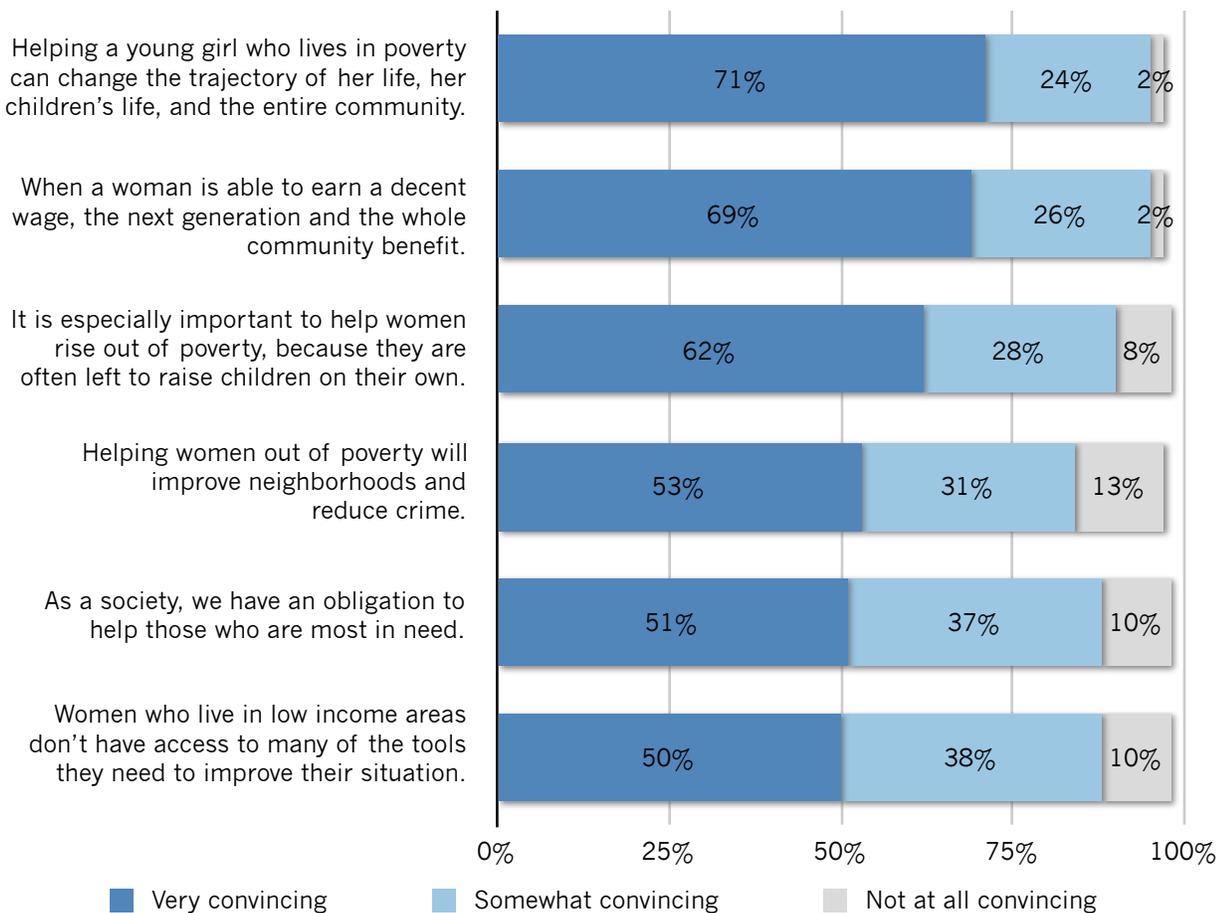
So, now we know that metro area residents are familiar with the issue of generational poverty, feel strongly about it, and think more should be done about it. The next step is to mobilize and motivate those people to *act*. Most of the experts told us that the best way to inspire the public to care about this issue and take action is to connect with them on a personal, emotional level. People need to hear the personal stories of women and girls living in poverty, and that they are not so different from other people they might know or that their situation could happen to anyone. As some said, organizations need to “humanize poverty” and put a “face” on the problem.

Numbers in hand, such as those presented in this report, are an excellent tool to have in a toolkit, particularly in tracking change in large scale processes or opinion over time. The women’s stories are the tool to use when attempting to inspire action, though. People look at numbers everyday regarding the prevalence of a variety of issues, but actually seeing the faces and hearing the tales of the mothers and daughters in their community who struggle so much has the power to break through a desensitized society.

Several experts also expressed some pessimism over the prospect of building momentum behind generational poverty among women and girls as a cause. They said that metro Atlanta is a challenging place, because residents are confronted with so many issues and could be feeling a degree of philanthropy fatigue. Or, if they are philanthropically inclined, they likely have their “pet” issues and are not wont to take on any others.

We tested several possible messages that could inspire Atlanta area residents to do something about generational poverty in the region, and each was effective (Figure 16). Each message was considered to be very convincing by at least half of voters. Two messages stand out, though, and both convey a similar theme. They are: 1) “Helping a young girl who lives in poverty can change the trajectory of her life, her children’s life, and the entire community,” and 2) “When a woman is able to earn a decent wage, the next generation and the whole community benefit because her children have a better chance of growing up healthy and educated.” Both of these messages are about intervening now to make drastic changes in the future at the individual and community level. People want to help the women and girls living in poverty in metro Atlanta, and they believe the time to make a difference for the next generation is *today*.

Figure 16. I’m going to read you a few statements about supporting efforts to aid women and children in generational poverty, and I’d like you to tell me how convincing each one is.



## Focus Areas for The Atlanta Women's Foundation

If ever there were an issue made for The Atlanta Women's Foundation, it is breaking the generational cycle of poverty. Households led by single females are more likely to be impoverished, and their inability to escape their circumstances lays the groundwork for the next generation of poverty. Low income teenage girls who become pregnant have substantially decreased their own chances at success, as well as those of the children they bear. Breaking the cycle of poverty is very much a women's and girls' issue.

When we spoke with teenage girls, they had not yet internalized the situation in which they lived and what that likely meant for their futures; there is still time to intervene and set their lives on a course toward success. Addressing issues early on that can significantly alter the life path of a young girl is critical to breaking the cycle of poverty in metro Atlanta.

As AWF contemplates how best to move forward on this issue, we recommend two guiding principles. First, AWF should keep in mind that wraparound services—comprehensive planning and services that address multiple issues in a family's life—are generally more effective than trying to “fix” one issue at a time. Wraparound services serve to improve the lives of women, and in turn set the stage for their children's success. That next generation will then be better prepared to break the cycle of poverty.

“I think it's also just history repeating itself. Like, if your family has a history of people always getting pregnant young, like, you have to be the one to put a stop to it.”

The second guiding principal is to focus on foundational issues. These are the actions or challenges for a woman or girl that pave the road for the rest of her life. They are the events or struggles that can

set her life on an entirely different trajectory. These are the points of *prevention*, rather than *treatment*, of poverty. Based on interviews with experts, discussions with the women and girls themselves, and a careful examination of the relevant data, the three key foundational issues are:

- ❖ *Focus on education in a broad sense.* Formal education and training—even “just” a high school diploma or GED—are essential for getting started down the path toward any type of decent job. Programs that enable women to complete their high school education and that provide opportunities for post-secondary education and/or job skills training will help put low income women on more solid financial ground. That helps to open up more options for addressing employment, housing, and transportation needs. An educated mother will be better able to help her children succeed academically, while also providing a positive role model for them. Education can also make an enormous difference in a girl's life. Programs for girls of all ages that provide academic support and impart the value of an education help them achieve academic success. Early education programs that focus on brain development in the first years of life are crucial for laying the foundation for future success. Informal education is equally important, as many low income women lack training in money management, decision-making, parenting, applying for jobs, and similar skills that enable people to move themselves and their children through life successfully.

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- ❖ *Focus on teenage pregnancy.* Becoming pregnant may well be the single most significant event in the life of a low income teenage girl. Having a child often limits the options for her own life, as well as that of her new baby. Without a solid foundation in place, comprised of an education, a job, and a strong network of friends and family, that new family's odds of succeeding are diminished. That baby is likely both to grow up in impoverished circumstances and become an adult who repeats the cycle. Programs that effectively reduce teen pregnancy will yield tremendous rewards for multiple generations.
  - ❖ *Focus on modeling success.* Low income families are often trapped in a culture of failure with few models of success. Providing role models, mentors, and activities that teach women and girls about succeeding will increase their chances of achieving academic success and making solid life decisions. Women and girls need to know that they *can* escape the cycle of poverty and that there are people out there who can help them do it. Particularly when women who have managed to break free from the cycle of poverty share their stories with women and girls who are still trapped in it, the ramifications are immeasurable. The success stories show that there is another life out there for them, and that there is a path to reach it.

The Atlanta Women's Foundation has the unique opportunity to use these stories and data to drive the agenda for helping women and girls break the cycle of poverty. While the findings can help guide the Foundation's grant-making strategies, they also provide a broader opportunity for raising public awareness. AWF can help educate the philanthropic community and the general public about generational poverty and effective strategies for stopping it. AWF can also support advocacy efforts that address policy issues and/or mobilize the community. The Atlanta Women's Foundation will find a willing audience, as its partners and the general public are primed to act.

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## Appendix I: Acknowledgements

This report was truly a community effort, and the study is far richer because of the contributions of many.

We would like to thank Stephanie Flowers of the Annie E. Casey Foundation Atlanta Civic Site, Teri Lewis of Families First, and Tangi Gantt of All Grown Up, Inc. for their assistance with organizing the focus groups for the project. We would also like to thank the women and teenagers for generously sharing their lives and stories with us.

The findings were also informed by the knowledge and insights of a wide variety of experts, service providers, elected officials, and civic leaders from throughout the five-county area. We thank them for sharing their time and expertise with us, and have listed them in Appendix II.

## Appendix II: Interviewees

Interviewee	Title	Organization
Hon. Stacey Abrams	Minority Leader	Georgia House of Representatives
Kim Anderson	Executive Director	Families First
Hon. Kathy Ashe	Member	Georgia House of Representatives
Jeri Barr	CEO	Center for Family Resources
Roz Bogle	Equity Coordinator	DeKalb Technical College
Margaret Campbell	Shareholder	Ogletree, Deakins, Nash, Smoak & Stewart, P.C.
Hon. Jason Carter	Member	Georgia Senate
Dorothy Chandler	Executive Director	Midtown Assistance Center
Carol Collard, Ph.D.	President and CEO	CaringWorks, Inc.
Helen Cunningham	Executive Director	Buckhead Christian Ministry
Jennifer Curry	Program Director	Goizueta Foundation
Bruce Deal	Executive Director	City of Refuge
Florida Ellis	Community Volunteer	
Alan Essig	Executive Director	Georgia Budget & Policy Institute
Bruce Gunter	President and CEO	Progressive Redevelopment, Inc.
P. Russell Hardin	President	Robert W. Woodruff Foundation
Gail Hayes	Atlanta Civic Site Manager	Annie E. Casey Foundation
Steve Hennessy	Dealer Principal	Hennessy Automobile Companies
Rebecca Hoelting	Of Counsel, Family Law	McCurdy & Candler
Kimberley Kyle	Program Director	Goodwill Industries of North Georgia
Laura Lester	Director of Advocacy and Education	Atlanta Community Food Bank
Milton Little	President	United Way of Metropolitan Atlanta
Pierluigi Mancini, Ph.D.	CEO	CETPA
Hon. Judy Manning	Chair, Children and Youth Committee	Georgia House of Representatives
Janice McKenzie-Crayton	President and CEO	Big Brothers Big Sisters of Metro Atlanta
Dr. Mae Morgan	Medical Director	St. Joseph's Mercy Care Services

Charlotte Nash	Chairman of the Board of Commissioners	Gwinnett County
Gary Nelson, Ph.D.	President	Healthcare Georgia Foundation
Emily Pelton	Executive Director	Refugee Family Services
Alicia Philipp	President	The Community Foundation for Greater Atlanta
Gary Price	Atlanta Managing Partner	PricewaterhouseCoopers LLP
Maria Elena Retter	Executive Director	Goizueta Foundation
Carol Richburg	Agency Services Director	Atlanta Community Food Bank
Hon. Donna Sheldon	Majority Caucus Chair; Vice Chair, Transportation Committee	Georgia House of Representatives
Hong-Tsun Simon	Senior Portfolio Manager, Vice President	BNY Mellon Wealth Management
Amanda Smith	Program Director	Goizueta Foundation
Elizabeth Smith	Grants Program Director	Robert W. Woodruff Foundation
Vince Smith	Executive Director	Gateway Center
Cathy Spraez	President and CEO	Partnership Against Domestic Violence
Beverly Tatum, Ph.D.	President	Spelman College
Pam Tatum	CEO	Quality Care for Children
Lisa Cannon Taylor	Community Volunteer	
Joe Vella	Director, Corporate Giving	Macy's, Inc.
Hon. Daphne Walker	Chief Judge	Clayton County Magistrate Court
Pat Willis	Executive Director	Voices for Georgia's Children

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## Appendix III: Indicators

Number	Indicator	Page
1	Percentage of children living in poverty	3
2	Percentage of adults with at least a high school diploma/bachelor's degree	8
3	High school graduation rate	8
4	3rd grade students meeting or exceeding state standards on CRCT promotional tests in math	10
5	Teen pregnancy rate among girls ages 15-19 per 1,000 births	23
6	Percentage of families below poverty level	26