

Ashley Elliott, Brooke Cottle, Jack Lockhart & Kevin Miranda

Persuasive Media

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Income Inequality in America - Back End

Income inequality in the United States is a very prevalent issue that affects the many lives of minority and poverty stricken individuals. More specifically, the lack of adequate health care, skyrocketing rates of obesity, lack of proper educational support, poor retirement plans, and social immobility are just a few aspects that play a role in the lives of these people who experience the detrimental outcomes of income inequality. However, by creating a website to educate and bring light to these problems, we hope to emerge a set of solutions that could potentially exude benefits for the individuals affected by income inequality and the harsh characteristics associated with it.

In the United States, the ability to earn a college degree is imperative due to the fact that education is linked to future earnings. Therefore, in today's world, employers demand for a college education more than ever. However, students from a low-income household have a significantly lower college enrollment and completion rates than individuals from a middle or high income household ("ED.gov," n.d.). For many of these low-income individuals, the combination of their families' financial situation and their experience in under-resourced K-12 schools have long-term effects on their time management and study skills, as well as their ability to enter and succeed in a postsecondary education system. Furthermore, the amount of America's racial and ethnic minorities are the fastest-growing sectors in the country ("Can low-income Americans afford a healthy diet?," n.d.). Considering that these individuals make up a

disproportionately large segment of the economically poor population, tending to their educational needs is in the country's best interest. Thus, if America effectively stabilizes the income inequality, the immense poor population will provide educational achievements that will dramatically affect the future of our nation in a positive manner.

Furthermore, the link between obesity, inactivity, and poverty is directly associated with 70% of the United States' obesity-associated chronic diseases ("Poverty and obesity in the U.S," 2011). 27% of the people residing in the United States in 2009 were averaging an annual household income below \$25,000 and had no private or government health insurance. This cohort represents an astounding 15,483,000 citizens, 5 million of these people categorized as obese, and 1 million diagnosed with diabetes. These high rates of obesity in low income individuals can be partly due to their lower diet quality. Considering that more health conscious companies and organic produce are more expensive, low-income families rely on fast food chains and affordable meals to keep their loved ones fed. Therefore, instead of buying whole grains, seafood, fresh vegetables, and low-fat milk, lower income households will purchase pasta, potatoes, and fatty meats ("Can low-income Americans afford a healthy diet?," n.d.). Nevertheless, when grocery shopping is not on the agenda, low-income families can count on the dollar menu at an array of fast food restaurants. Not only this, but those with a median household income and a percent of black residents in the census tract were found to be independently correlated to fast-food restaurants with a 1-mile buffer. In other words, predominantly black neighborhoods have 2.4 fast-food restaurants per square mile compared to white neighborhoods who have 1.5 fast-food restaurants per square mile.

A big result of income inequality in America is the poor retirement plans that affect our Nation's elderly population. When an individual gets their first job, a small amount of one's paycheck enters their social security benefit system. Therefore, when an individual reaches a certain age where they can no longer work, they will still receive money to maintain a livable environment. Unfortunately, those whose earning histories are insufficient to qualify for social security benefits (you must make a certain amount of money each year to acquire social security "credits") are often unable to retire, and 44% of this demographic lives in poverty. The portion of the population that does not receive social security benefits is largely composed of women, Hispanics, immigrants, the never-married, and the widowed (Whitman et al., 2011). With this in mind, this statistic is specifically relevant to the struggles of vulnerable and/or minority populations, which are especially subject to the hardships of low-income living. Furthermore, for many of those who do not qualify for social security benefits, it would not have been financially feasible to open a retirement fund in their youth, as they were probably not making enough money to cover their living expenses to begin with. With minimal or no social security benefits, little money saved for retirement, the additional medical fees that come with old age, and, for some, financial obligation to children, many low income individuals are stuck working menial jobs well into their old age. We believed it was important to shed light on the lower class' lack of access to retirement, as the ability to retire should still be within the realm of expectations for those who struggle to make end's meet. Additionally, lack of access to retirement is closely connected to insufficient education, which is another struggle of the lower class covered in this assignment.

Another area in which low income people are disadvantaged is access to and cost of health care. Research finds that, on average, lower income families with employer-provided insurance coverage have to spend more of their shared income on health insurance premiums and out-of-pocket medical expenses than families with middle or high incomes. While the Affordable Care Act and the institution of Medicaid have improved the availability of health care for low income families, there are still over 8 million people with incomes less than twice the poverty threshold who are reliant on private insurance from their employers (Claxton et al., 2019). We thought it was important to draw attention to the financial difficulties of the low-income population that doesn't receive Medicaid insurance coverage, in order to challenge the assumption that the Affordable Care Act negated any difficulty low-income workers might have in obtaining sufficient insurance coverage. In our opinion, by challenging the generalization of the low-income population as recipients of Medicaid, we are touching on some of the ideas about dialectics and political rhetoric included in Barry Brummet's "Communities, Identities, and Politics". Brummet writes that dialectics is very concerned with the scrutinizing of socially constructed categories, and by investigating the plight of an often overlooked category of low-income workers--those who don't receive insurance from the government--we are attempting to broaden the reader's perception of lower class struggles. Additionally, we used sources (such as the article from the Commonwealth Fund) that didn't merely draw attention to the difficulties of paying for health care amongst the impoverished, but also attested to the increased risk of health problems they face in comparison to the wealthier classes. This is also pertinent to our research on food habits and obesity within the lower class.

The final problem covered in our project is the lack of social mobility in America. This means that children who are born into poor families are likely to remain poor throughout their working careers, and children who are born into rich families are likely to stay rich. Researchers propose that this could be related to a variety of external factors, such as the decline of labor unions, the lack of available middle-income jobs, the parents' level of education, and more. We included this part of the website in the hopes that it would demonstrate how inequality is perpetuated in America, as well as illustrate just how difficult it is to climb up the socio-economic ladder. Rising out of poverty is not just a matter of personal enterprise--social immobility is deeply woven into the American economy, and unfortunately, it is a cycle that sustains itself. For our sources on this topic, we tried to stick to the work of established economists who utilized data from organizations somehow associated with the government, such as the Census Bureau or the Organization for Economic Cooperation and Development. As Michael Caulfield mentions in his "Web Strategies for Fact-Checkers", when evaluating research for a project, one should always strive to incorporate the "broad consensus of experts" rather than inconclusive data points (or, as he refers to them "recent studies") (38). We believe that the data utilized in this section draws upon that type of knowledge, as much of it is collected from national surveys and interpreted by experts within related fields (economics, sociology). This is also true of pretty much every other topic we covered in this project--much of our research was taken from organizations dedicated to researching the specific facets of our topic, or government websites that incorporate national data.

Constructing the front end of our project was a fairly difficult undertaking. As "the struggles of the lower class" is an incredibly broad topic, it took us some time to figure out what

aspects of these struggles we wanted to hone in on. There isn't even really a clear definition of the "working class"--there are a vast array of opinions on what constitutes a "working" or "lower" class citizen. For the purposes of our assignment, we refer broadly to low-income people as "working" and "lower" class interchangeably, as there isn't really a comprehensive distinction between the two. In the end, we were able to come up with the most relevant information on income inequality. After that, we decided to focus on the effects of income inequality as it relates to access to education, food availability/obesity, access to retirement, trends in health and costs of health care, and effects on social mobility. We each picked one of these sub-topics to research, and organized our research notes in our shared document page. Coordinating our research was a bit of a challenge, mostly due to the very complex nature of it (often dense in categories and statistics), as well as the general difficulties imposed by remote learning. All that is to say, while our individual "pages" may seem different from one another in content or presentation, we believe that they are united by their common purpose: informing the reader of the common hardships the nation's low income families face on a daily basis.

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