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### Poverty: An Ever-present Problem

There are many factors that contribute to any given problem, and poverty is no exception. Throughout the nation, and especially in Idaho, eighteen to twenty-four year-olds are consistently shown to have a high poverty rate. I believe Idaho has the highest poverty rate for this age group for many reasons. However the main contributors to our high number of indigent young adults are a low minimum wage, an agriculturally based economy, and the fact that most eighteen to twenty-four year-olds are at a transitional point in their lives. I am eighteen and am looking forward to being on my own and independent. However, the price of college tuition and the other costs that accompany it, such as a computer, books, or other supplies, looms over my head. At this stage in my life I don't have the financial means to pay for these ever rising expenses. The transition from high school life and living at home to college life and living in a dormitory or apartment is a big step that can easily launch a student into debt. Add the rising costs of food, gas, and insurance payments onto that, and the financial responsibility put upon those who are just beginning to experience independent life is an enormous burden. Although there are many ways a student can try to pay for these expenses, such as applying for scholarships or finding a part-time job, the financial drain is still present. I believe that this problem can be addressed by making information about scholarships,

grants, and financial aid more readily available. If college counselors within public schools would spend more time emphasizing the importance of filing a FAFSA or looking up available independent scholarships such as this one on free web sites specifically designed to assist students in this way, it is my belief that more eighteen to twenty-four years olds would turn to these programs and organizations for financial support.

Even with the help of scholarships, many students must apply for a part-time job to cover their living expenses. Yet with a minimum wage of \$5.35 an hour, it is extremely difficult to acquire the amount of money needed to save a person from going into debt. Studies have shown that raising the minimum wage would greatly benefit all workers in low paying jobs like food service or other blue-collar occupations. Some may argue that an increase in minimum wage would adversely affect businesses due to the increased price of keeping employees thus forcing companies to move elsewhere to do business. While in some cases this may be true, in others the increased productivity evens out the increased cost of a higher minimum wage. Legislation discussing an increased minimum wage has been presented to state officials numerous times, but it has continually been shut down. If there was more support and involvement from young adults and others who would significantly benefit from this legislation becoming law, then perhaps Congress would be more favorable to its passing.

While this raise in minimum wage would help those looking to start an industrial career, it would not help those who desire to follow the agricultural route. Many young adults in Idaho work on the "family farm" and desire to have a farm of their own someday. Nonetheless, due to the up and down nature of agriculture, these adults have

yet to make any real profit for all their hard work and dedication. In larger cities and states, industrialization has taken over and many high paying jobs have resulted from it. Yet in Idaho, there are very few large corporations or businesses where young people can climb their way to the top. In southeast Idaho alone, there is a shortage of high paying jobs where workers have the freedom or the capacity to grow in their profession. A few businesses such as AMI or Ballard Medical Center have jobs that allow for growth, but with the state of the economy throughout the state and the nation, these companies continually have to lay off a number of workers. I believe that southeast Idaho must concentrate on enticing businesses to come to our area. Not only would this provide more job opportunities, but it would also draw people to our area and boost our economy. I understand that this would be a long and time-consuming project, but if people started getting involved and taking action, the importance and long-term effects would be well worth the effort put into seeing its success.

My community already has many programs in place to help those who don't have the financial means to support themselves or their families. Programs such as TAFI (Temporary Assistance for Families in Idaho) and Food Stamps are in place to assist people who otherwise would be on their own. However, while assistance programs are in place, there is not much information about them reaching those in need of them. If we could educate those in poverty about the various programs that are available to them and what each program could do for them, these programs would reach a greater number of people and be more effective. Many impoverished families and young adults are unaware of what benefits they are eligible for or what they might gain from applying for aid. By opening their eyes to available programs, our community would be doing even a

greater service to those who need assistance and significantly changing the standard of living of many families and eighteen to twenty-four year-olds not only in our community but also throughout the state.

Being eighteen has brought many things to my attention, and increased financial and personal responsibilities are just a few. As I look forward to the next few years, I am filled with conflicting emotions of anxiety and excitement. I look at the cost of tuition, books, and living costs that come with attaining a higher education through a university, and it worries me. While I hope that the combined assistance of grants and scholarships will be enough to move me through college, I must realize that in all actuality, I will inevitably go into debt. I hope to educate myself against the deceiving gimmicks of credit card companies and the overwhelming temptation to squander my earnings on juvenile wants such as expensive stereo systems. In doing this, it is my goal to enter debt only so that I can obtain a quality education and career training so that once out of college, I might keep myself from going into poverty.

Like many young adults, I am aware of the copious reasons that one enters into poverty, such as a low minimum wage and a newly found independence, but I am willing to educate myself and protect myself the best I can against the ever-present problem of going into debt. It is my hope that through educating poverty-stricken young adults about the various assistance programs available to them and the opportunity to get involved in aiding efforts to raise minimum wage or encouraging businesses to come to their area, that in years to come the poverty rate of eighteen to twenty-four year-olds would significantly decrease and the number of persons affected would diminish as well.