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2<sup>nd</sup> in Honor English

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Poverty in Idaho

In today's world poverty is a growing problem. More often than not people find themselves in situations of increasing debts and possible bankruptcy. In fact, Idaho has the highest poverty rate for adults ages 18-24. With the growing problem many are trying to find a solution. Before one can find a solution, however, one must evaluate how the problem starts. I believe that the reason poverty in Idaho is so great is because adults ages 18-24 are getting themselves in situations of debt from pregnancy, young families, laziness, and student loans for college.

Many can avoid poverty but need to realize that they need to be smart with their growing habits. Oftentimes teens find themselves with responsibilities that carry into adult. Many teens have become parents at an early age and gain responsibility they should only have once they have matured enough to handle it. Teens should learn to practice sexual abstinence rather than get into serious relationships that take them too far. Though it might seem okay at the time, sex can lead to unwanted pregnancies and cause debt that most teens can't even fathom. Debts of this type can carry long into adulthood.

After adults have graduated from high school many of them pursue relationships that lead to marriage and the start of young families. Though marriage is a very good way to start families, young people should learn how to moderate spending to save

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themselves the heartache of fighting debt. If adults are smart and save money and even wait to have kids they can keep their finances under control.

After graduation, many wonder what they should do with their lives. Though some take the initiative to work or go to college, many fall into habits where they remain living at home under their parents roof. Rather than work for themselves they find it easier to mooch from parents than work for themselves. Laziness is one thing we all find in ourselves once in a while, but for one to get in this type of habit is ridiculous. A simple solution to this problem is employment. Rather than camping on the couch these individuals should get a job and even help to support their family or at least themselves while still at home.

From grade 1 to my senior year my parents have pushed the idea of going to college. They taught that I should earn a degree that starts me down a career where I could support my family. Many young adults feel the same. Once in college many find themselves with a bundle of student loans. Though student loans are great for getting young people through college, students should realize the danger of getting too many loans. College students shouldn't give up on college but rather avoid student loans if possible by getting employment, scholarships or government grants. The most important thing these students should do however is get themselves through college. Once in a productive career, student loans can be paid off.

As a high school senior I see many of these things affecting people my age. I hope to avoid debt by getting employed through college and earning a degree that will get me in a productive career. I hope to avoid debt through if at all possible but I will do what I can to get through college.

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I believe there are many things we can do to help people in poverty. I believe that we could set up programs where people could donate items to help those in need. I believe that many in this area would help when they can. Though many of these programs are good I believe a more valid step to help reduce poverty is to teach people how to avoid it. There should be more classes in school specific to after high school. I think if people were not only taught to go to college but how to support themselves through college. I also believe schools shouldn't be as lenient in discipline. I think people should be taught more responsibility for their actions. The biggest way to prevent poverty is to have everyone take accountability for what they do.

I believe much of poverty in Idaho for ages 18-24 is due to lack of thinking on the person's part. Some people can't avoid situations they are placed in but as a whole people have become too lackadaisical in their approach to jobs and careers as a whole. I know that steps can and should be taken to help people get out and learn to stay out of poverty. If this could be done I know living standards of Idahoans and all United States citizens could improve.