



The Florida Times-Union
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By The Times-Union (/authors/-times-union-1)

Three rules for staying out of poverty

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Thanks to the Great Recession, poverty in America has increased in recent years.

So what are the best ways to avoid falling into poverty?

The Brookings Institution has spent a great deal of effort studying this issue.

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And presidential candidate Rick Santorum has been quoting their findings on the campaign trail.

Brookings whittled down a lot of analysis into three simple rules. You can avoid poverty by:

1. Graduating from high school.
2. Waiting to get married until after 21 and do not have children till after being married.
3. Having a full-time job.

If you do all those three things, your chance of falling into poverty is just 2 percent.

Meanwhile, you'll have a 74 percent chance of being in the middle class.

Applies to everyone

These rules apply to all races and ethnic groups. Breaking these rules is becoming more commonplace, unfortunately, for all racial groups.

By contrast, young adults who violated all three norms — dropped out, got married before 21 and had children out of wedlock and didn't have a full-time job — had a 76 percent chance of winding up in poverty and a 7 percent chance of winding up in the middle class.

Ron Haskins, co-author of the Brookings study, looked at census information.

He called the results "astounding," noting that it's time to emphasize the role that personal decisions have on staying out of the poorhouse.

As he said on the Brookings website: "The figures on investing and spending demonstrate that government is already doing a lot. A typical child from a poor family enjoys income and housing support for their family, health care, preschool education, public school education, college loans or scholarships, and employment and training programs, to name a few of the prominent government programs."

It's personal

But personal decisions trump anything the government can do.

As Haskins notes, a typical child from a poor family already receives income and housing support, health care, preschool education, college aid and employment training programs.

"I raise this study because as the nation's economy appears to be gaining steam," Haskins said, "the Occupy movements and other domestic problems continue to stimulate lots of talk about the lack of op

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continue (or not) their slide down the social ladder, the role of personal responsibility in the fight to promote opportunity.

"But unless adolescents and young adults make wise decisions about their schooling, about marriage before childbearing and about work, our Brookings study strongly suggests that all this programmatic spending will do little to boost their chances of moving into the middle class."

The so-called middle class values of hard work, perseverance and delaying gratification are the cornerstones of the Harlem Children's Zone program.

Some families have these values as if they are in the water; others need to be taught them.

But they are the essence of the American ideals that hard work will pay off.

The pursuit of happiness is the only promise.

"Federal and state policymakers, program operators and teachers, and parents need to constantly remind themselves and their children that personal responsibility is the key to success and insist that children and adolescents demonstrate more of it," Haskins wrote.

"Arguing that bad decisions are understandable when made by a child from a poor, single-parent family living in a bad neighborhood and attending a lousy school is a flimsy excuse that abets the problem.

"Without a relentless emphasis on personal responsibility, the billions of dollars we spend on government programs will continue to produce mediocre results, and opportunity in America will continue to stagnate."

Government has a role in giving people a hand up, but in the final analysis, it's the choices made by individuals that seal their fate.

Personal responsibility is unleashed in a free society. It's only the right way to produce wealth, it's the only practical way to do it.



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The advertisement features a top banner with the word 'TOP' and a small American flag icon. Below this is a large image of two pairs of women's shoes: a pair of blue fringe boots on the left and a pair of brown strappy boots on the right. A white call-to-action box contains the text 'SHOES UP TO 70% OFF' followed by a green button with the word 'SHOP' and a right-pointing arrow.

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The graphic features a dark blue background with a light blue diagonal stripe. At the top left is a white box containing the words 'FREE REPORT'. To its right is another white box with the text 'Learn more' and a green right-pointing arrow. To the right of these boxes is the text 'Top Federal Opportunities for FY 2017'.



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This Week's Circulars

The image shows the front page of a PetSmart Black Friday circular. At the top left, there's a banner with the text "serve up SAVINGS". In the center, the PetSmart logo is displayed with the tagline "November 19-25, 2016". To the right, there's a circular offer for a \$5 discount. Below these, there's a large image of a fluffy white dog sitting on a bed of dog beds, with bags of dog food in the background. A red callout bubble says "SAVE 40%" off select dog beds. To the right of the dog, there's a section titled "come feast with us!" for November 19-24 from 12-4 PM, which includes a free can of dog food. Further down, there are images of dog food cans and bags of Royal Canin dog food. The bottom of the page features the text "HOVER FOR CIRCULAR" and the PetSmart logo.

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A woman with short brown hair, wearing a white collared shirt, is smiling at the camera in a kitchen. In the background, there's a brick wall and some shelves with various items. The Walmart logo is visible in the top left corner. Overlaid text reads "HERE'S TO THE" on the left and "HOVER FOR CIRCULAR" in the center. A circular inset on the right shows a package of meat with the price "6.99".

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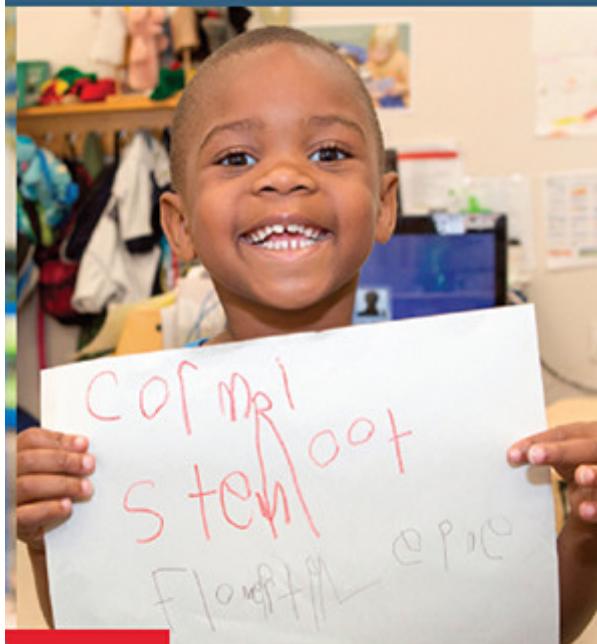
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