

UNIVERSITY OF OKLAHOMA

GRADUATE COLLEGE

WHAT INTERNAL AND EXTERNAL FACTORS DO PREVIOUSLY LOW-INCOME  
INDIVIDUALS DESCRIBE AS KEY TO EMERGING FROM POVERTY?

A DISSERTATION

SUBMITTED TO THE GRADUATE FACULTY

in partial fulfillment of the requirements for the

Degree of

DOCTOR OF PHILOSOPHY IN ORGANIZATIONAL AND COMMUNITY LEADERSHIP

By

FELIPE OYARZO  
Norman, Oklahoma  
2024

WHAT INTERNAL AND EXTERNAL FACTORS DO PREVIOUSLY LOW-INCOME  
INDIVIDUALS DESCRIBE AS KEY TO EMERGING FROM POVERTY?

A DISSERTATION APPROVED FOR THE  
GRADUATE COLLEGE

BY THE COMMITTEE CONSISTING OF

Dr. Chan Hellman, Chair

Dr. Kyong Ah Kwon

Dr. Jennifer Kisamore

Dr. Meg Myers Morgan



## **Acknowledgments**

I would like to express my sincere gratitude to each member of my dissertation committee for their dedicated effort in reviewing my research and offering valuable input and academic mentorship. I would also like to express my appreciation to the Hope Research Center at the University of Oklahoma for acquainting me with the essential notion of hope. Throughout my academic journey, I have benefitted from the expertise and guidance of numerous professionals, including those from the Ministry of Education of Chile and other organizations in the State of Oklahoma. I am also deeply grateful to the 21 individuals who willingly chose to contribute to this significant study. I appreciate their enthusiasm to share their experiences regarding the adversity linked to poverty and their progress towards achieving a middle-class status. Evidently, each of them harbors a strong aversion to witnessing other families succumb to poverty, and instead, they aspire for them to overcome their impoverished circumstances. I dedicate this study to my parents, who protected my four siblings and me from poverty following the fall of the communist regime under Salvador Allende in Chile. I offer this dissertation in honor of the millions of families who face the relentless challenges of poverty daily. As a doctoral student, I am profoundly committed to identifying and developing scientifically grounded strategies to assist these households in overcoming poverty. I am deeply thankful to my wife Damaris and my daughter Francisca since they have provided invaluable support throughout my doctoral education. Finally, I would like to thank Morgan Phillips for reviewing the final draft of this investigation.

## Table of Contents

Chapter One: Introduction.....	1
Positionality Statement.....	10
Chapter Two: Conceptual Framework.....	12
Edmund Husserl’s Phenomenology Theory.....	12
Charles Snyder’s Hope Theory.....	14
Niklas Luhmann’s Systems Theory.....	19
Chapter Three: Literature Review.....	21
Internal Facilitating Factors for Poverty Emergence.....	22
External Facilitating Factors for Poverty Emergence.....	26
Macro-Level Factors.....	29
Chapter Four: Methods.....	34
Research Design and Rationale.....	34
Research Problem and Questions.....	34
Phenomenological Study of Poverty Emergence: The Case of Tulsa.....	36
Participants.....	38
Sample Features.....	41
Recruitment Strategy.....	42
Interview Protocol.....	42
Data Analysis.....	43
Step 1.....	43
Step 2.....	43
Step 3.....	44
Credibility.....	44
Transferability.....	45
Triangulation.....	45
Dependability.....	46
Confirmability.....	47
Step 4.....	47
Transparency in Phenomenology.....	47
Ethical Considerations and Informed Consent.....	49
Chapter Five: Findings.....	50
Contiguous Findings.....	50
The Cognitive Mechanisms Underlying the Emergence of Poverty.....	51
Analysis of the Main Questions of the Study.....	54
Intrinsic versus Extrinsic Hope.....	85
Axial Coding at Second and Third Levels.....	85
Chapter Six: Conclusion.....	90
Possible Contributions of this Investigation to the study of Poverty Emergence..	94
References.....	98
Appendix A: IRB Approval Letter. ....	127
Appendix B: Informed Consent. ....	129
Appendix C: Participant’s Collected Information. ....	130
Appendix D: Participant’s Information. ....	131

## List of Tables

Table 1. Introductory Questions.....	35
Table 2. Main Study Questions.....	35
Table 3. Participants.....	40
Table 4. Factors that led my family to become poor.....	52
Table 5. Key categories and associated rankings related to Table 4.....	52
Table 6. Question 1: Specific things you did to overcome poverty.....	55
Table 7. Key categories and associated rankings related to question #1.....	56
Table 8. Question 2: Internal factors that helped you overcome poverty.....	62
Table 9. Key categories and associated rankings related to question #2.....	63
Table 10. Question 3: Factors within your family that helped you overcome poverty.....	67
Table 11. Key categories and associated rankings related to question #3.....	68
Table 12. Question 4: External factors that facilitated your emergence from poverty.....	73
Table 13. Key categories and associated rankings related to question #4.....	74
Table 14. Question 5: Among all the factors discussed, what would you say are the most important? .....	81
Table 15. Key categories and associated rankings related to question #5.....	82
Table 16: Second level axial coding.....	87
Table 17: Third level axial coding.....	88

## **Abstract**

The purpose of this study is to identify the primary internal and external factors that facilitate individuals' emergence from poverty. The principal investigator (PI) conducted interviews with a diverse sample of 21 participants who were born into poverty and successfully transitioned into the middle class. A phenomenological approach was employed, focusing on the lived experiences of these adults. The primary actions participants reported taking to overcome poverty included securing employment, pursuing formal education beyond high school, and relocating. Key internal factors identified were hope, faith, and a desire to escape hunger, abuse, or trauma. Participants predominantly cited their children as significant motivators when asked about family-related factors. Additionally, having parents with shared goals and living in a supportive home environment that provided emotional, verbal, and economic support, along with clear rules and discipline, were crucial. External factors facilitating their emergence from poverty included employment opportunities, access to medical services, welfare support, relocation for work opportunities, support from a church, formal education beyond high school, and specific assistance from a friend in the middle class. At the conclusion of the interview, participants were asked to identify the most critical factors among all the internal and external elements previously discussed. Seventy-six percent of participants indicated that all factors were important as they supported them in an interconnected manner, while sixty-two percent identified their children as the most significant motivating factor in their emergence from poverty.

*Keywords:* poverty emergence, economic mobility, hope, motivating factors.

## **Chapter One: Introduction**

Poverty is a multifaceted and detrimental phenomenon affecting millions of individuals and families globally each year. According to the United States Census Bureau (2024), the official poverty rate in the United States is 11.5%, indicating that approximately 38 million Americans are living below the poverty line this year. As stated by Jiwani and Himmelstein (2023), the poverty rate in the United States is higher than many members of the Organization for Economic Co-operation and Development (from now on, “OECD”). In Oklahoma, the poverty rate stands at 15.6%, which is about four percentage points higher than the national average (Oklahoma Policy Institute, 2024). The situation is even more severe in the city of Tulsa, where the poverty rate is 18.2%, exceeding the national average by more than six points and the state average by over two points (World Population Review, 2024). These statistics underscore the pervasive and significant impact of poverty within specific regions and communities, highlighting the need for targeted policy interventions and support systems to address this critical issue.

A family household is considered poor when their total annual income falls below their poverty threshold (United States Census Bureau, 2023). The methodology used by the OECD to classify income levels (poor/low income, lower-middle income, middle class, upper-middle income, and upper class/high income) involves comparing the aggregate income of household members to their total household income (OECD, 2023). Despite the standardized methods for measuring poverty, many lower-middle-class families perceive themselves as poor, even though they do not meet the international criteria for poverty (Oyarzo et al., 2023). Living below the poverty line has detrimental social and psychological effects on individuals (Costello et al., 2003) and negatively impacts national economies annually (World Bank, 2020). Accurate and



objective identification of factors enabling low-income individuals to escape poverty is essential for governments and organizations. Such knowledge can inform the creation of social, familial, and economic structures that promote sustainable poverty alleviation. Current literature predominantly examines poverty from a macroeconomic perspective, highlighting a need for studies focusing on the personal experiences of individuals who have successfully emerged from poverty. This study aims to fill that gap in academic literature by exploring the perceptions of those who have overcome poverty in Tulsa, Oklahoma. Including the perspectives of these individuals is crucial for academics and policymakers to understand the complex process of poverty alleviation. The study is further justified by incorporating three distinct theoretical frameworks that examine macro-economic factors such as welfare and medical services. This proposal challenges the notion that poverty emergence is solely linked to internal factors, such as hope (Snyder, 2000). It posits that levels of hope are nurtured not only by familial and communal groups (Bernardo, 2010) but also by the aforementioned macro-level factors, as considered in models like the one proposed by Luhmann (1995). From this perspective, the involvement of city leaders and governments is crucial in understanding the process of poverty emergence. The conceptual framework for this study integrates Snyder's (2000) model of hope, as expanded by Bernardo (2010), alongside Luhmann's (1995) systems theory. For the research design, Edmund Husserl's phenomenology theory (Husserl, 1970) was primarily utilized to guide the conduction and analysis of data. These theories are widely recognized as robust models for understanding the emergence of poverty (Kern et al., 2020).

The phenomenon of poverty emergence is a topic that is being explored from a wide and diverse range of perspectives (Alper et al., 2021; Agasisti et al., 2021; Cecchini, 2014; Krishna, 2017; Oyarzo, 2020). Contemporary scholarly literature provides substantial evidence that

identifying effective strategies for assisting households in overcoming poverty is a multidisciplinary field of study encompassing political science, sociology, social work, economics, psychology, education, and anthropology. There are multiple reasons why nations should invest in helping families overcome poverty. The consequences of poverty among OECD countries include higher welfare costs and increased crime rates (Sugiharti et al., 2023). High poverty rates can hinder a city's development and affect its overall growth (Bradley & Corwyn, 2002). Kasara and Suryanarayan (2015) hypothesize, based on international data, that citizens living below the poverty line have less interest in participating in political activity than those in the middle and upper classes. Poverty is also strongly associated with the development of psychopathologies (Compton & Shim, 2015). Authors such as Himmelstein and Venkataramani (2019) propose that helping individuals emerge from poverty provides both social and economic benefits for families and countries. Assisting families in transitioning into the middle- or upper-income clusters can positively affect a country's economic growth (Pathak & Kuttippurath, 2022) as well as its environmental and economic sustainability (Ngong et al., 2023). Some researchers are currently studying the relationships between cognitive impairment and poverty (Chen & Cao, 2020), while others investigate this phenomenon from a global, economic, and cultural perspective (Boone et al., 2018). Living in poverty and attempting to overcome it is a multidimensional issue. Among OECD countries, some researchers are examining the complex relationships between household dysfunction and poverty (Qu & Weston, 2021). In the context of poverty emergence, household dysfunction refers to conflicts within a family unit that can impact the well-being of its members (Gomis-Pomares et al., 2023). These various authors explore different issues associated with poverty, emphasizing the critical importance of identifying barriers that prevent individuals from overcoming poverty.

Poverty emergence, also known as social or economic mobility, is a process in which an individual or a family unit transitions from the low-income cluster to the middle- or upper-income clusters (Desmond & Western, 2018). Current literature on this phenomenon examines both internal and external factors to understand what enables individuals and communities to rise above the poverty line. This study aims to address the following central question: What internal and external factors do previously low-income individuals identify as key in their journey out of poverty? Internal factors refer to psychological elements within individuals, such as ambition, perseverance, and emerging concepts like willpower in hope theory (Snyder, 2002a). In contrast, external factors are associated with influences outside the individual, including family systems, community, geographical, and economic environments. These external factors include both social and physical elements. For instance, living in a polluted environment can negatively impact citizens' health and well-being, thereby hindering their economic mobility (Oluwole et al., 2012). Tulsa, the second-largest city in Oklahoma with approximately 411,938 residents (Cubit, 2024), currently faces specific poverty-related challenges, including a high homeless population. The causes and alleviators of poverty can vary significantly by geographical location (Vives-Miró, 2022), underscoring the academic relevance of conducting a study specifically focused on Tulsa.

Since the study focuses on the voices of individuals who have successfully emerged from poverty, conducting in-depth phenomenological interviews will enable participants to express themselves in a more intimate setting. This approach allows them to share pertinent information about their perceptions and experiences during the social mobility process. The objective of these interviews is to identify the factors that participants believe aided their transition out of poverty, as recounted in their own testimonies. This type of face-to-face interview also provides

participants the opportunity to elaborate on deep and detailed responses, which could not be obtained through other contemporary research methods. Additionally, phenomenological interviews offer the researcher the opportunity to explore various factors mentioned by the participants in greater depth.

Considering that this study aims to identify various internal and external factors, three different theoretical frameworks have been considered for the project's development. Among the numerous internal factors that can help an individual overcome poverty, this research will primarily focus on identifying levels of hope (Snyder, 2002b), due to the association between goals, determination, the creation of pathways, and motivating factors that positively impact hope levels. Consistent with hope theory, some scholars have discovered through qualitative approaches that individuals who escape poverty typically devise a strategy to overcome it (Krishna, 2010). Additionally, some studies have compared these observations across different countries through quantitative analysis (Hirschl et al., 2023). A growing number of scholars are concentrating on the internal and personal characteristics of individuals in relation to overcoming poverty (Castro et al., 2021; Clark & Stubbeman, 2021; González-Bailón & Wang, 2013). Hope theory, as founded by Charles Snyder (Snyder, 2002a), posits that hope is not merely a wish but a proactive desire to discover strategies or pathways that will lead to goal attainment. According to Snyder (2002a), objectives cannot be achieved without willpower (also referred to as agency) and pathways. Willpower enables an individual to achieve a goal because hopeful individuals devote mental energy to finding or constructing paths to reach their objectives (Gallagher & Lopez, 2009). It is believed that those who overcome poverty develop a strategy for social mobility and possess high levels of determination (Blanden et al., 2013). In this theoretical framework, the concept of free will differs from willpower; free will refers to the ability to make

choices independent of external constraints, while determination (or willpower in hope theory) is associated with intrinsic and extrinsic motivation and the internal features that help an individual achieve a goal (Snyder, 2002b).

To identify and analyze external factors, this study will focus on various familial, social, and economic support networks that can help individuals emerge from poverty, such as familial support, access to formal education, employment opportunities, healthcare, philanthropic and governmental assistance, among others (Cuesta et al., 2020). Niklas Luhmann's systems model offers a perspective that views civilization as a complex system of interrelated measures functioning together to maintain stability (Guptill & Peine, 2021). From this paradigm, external support systems are crucial in the economic mobility process. Systems such as families, communities (including neighborhoods and social organizations), healthcare, and educational institutions are identified as the most relevant interconnected systems within this theoretical framework. For the analysis of familial and communal factors, the ideas proposed by Bernardo (2010) have also been incorporated. The economic mobility process will be further explored through the works of Professor Anirudh Krishna from Duke University. Krishna's research focuses on poverty dynamics, specifically examining how individuals and families emerge from poverty and the factors associated with economic mobility. His work also addresses elements that can cause households to return to poverty, the roles of social and economic capital, community-based approaches, and empirical evidence related to poverty emergence (Iversen et al., 2019).

Perceptions, beliefs, and experiences have been identified as the three primary qualitative influencing factors in this study. These factors are most pertinent to the study's purpose and were chosen over other commonly utilized concepts in phenomenological research, such as meaning,

context, essence, and intersubjectivity (Siddiqi et al., 2021). The principal investigator examined how participants perceive the issue of poverty emergence, particularly by identifying internal and external elements. The second influencing factor in this analysis is beliefs. Participants' individual beliefs may shape their unique perceptions of economic mobility. The third influencing factor considered in this study is experiences. Participants were asked to recount the experiences that, according to their own perceptions, helped them overcome poverty.

The study adopts a phenomenological and descriptive/observational approach (Aurini et al., 2021). A total of 21 in-depth, in-person interviews were conducted. This research is not a replication study, as an original questionnaire created by the principal investigator was utilized for all interviews. The sampling procedure was nonrandom. The interviews employed qualitative-phenomenological methods, deemed most appropriate for exploring participants' perceptions, stories, memories, and perspectives (Armstrong, 2024). All participants were individuals born into poverty who later emerged from it. Selection criteria focused on ensuring parity and racial representation, with about half of the participants having obtained education beyond high school. A snowball strategy was used for recruitment purposes (Aurini et al., 2021). Upon completion, all interviews were transcribed and entered into Excel software for analysis. Main categories, themes, and central factors were identified and analyzed. To ensure the validity of the findings, the member checking strategy was employed. Transferability was ensured using thick description, allowing for a comprehensive portrayal of the participants' contexts and experiences. Additionally, the study included a diverse sample in terms of race, culture, gender, and other factors. Contextual analysis, comparative analysis, and the presentation of theoretical frameworks further supported the transferability of the study's findings. Contextual analysis encompasses an examination of situational, environmental, cultural, and temporal factors that

shape and influence the experiences of participants (Stange & Glasgow, 2023). This method allows researchers to gain a comprehensive understanding of how these multifaceted elements interact and affect individual experiences. On the other hand, comparative analysis involves the systematic comparison and contrast of different experiences or cases within a phenomenological study to discern commonalities and differences. This approach helps identify patterns or themes across multiple cases while also highlighting unique aspects of individual cases (Blair-Walcott, 2023).

Given that the study included only 21 interviews, the findings cannot be generalized to a larger population. According to Armstrong (2024), the qualitative design inherently involves subjectivity in the perceptions of both the participants and the PI, which could influence the analysis and findings (e.g., researcher influence). The significant amount of time required to conduct in-depth interviews may have impacted various stages of the research project. Additionally, the interpretative nature of the analysis presents challenges for replication.

Internal and external validity may have been affected by the PI's bias during data collection and analysis. Participants' reliance on memory to answer study questions could result in inaccuracies. To mitigate these limitations, the PI employed rigorous qualitative methodological strategies. These strategies included: a) ensuring the thorough documentation and transparent reporting of the research process, b) utilizing member checking to validate the findings with participants, c) employing thick description to provide detailed contextual information, d) including a diverse sample to enhance the transferability of the results, and e) implementing measures to minimize researcher bias, such as reflexivity and triangulation. These methodological approaches aimed to reduce the impact of the study's inherent limitations and enhance the credibility and trustworthiness of the findings.

Many of the approaches in the study of poverty emergence mentioned earlier rely on big data collected at the macro level, typically from governments or large-scale research institutions such as the OECD and the United Nations (UN), utilizing quantitative analysis. Historically, this lens has dominated the study of poverty emergence. Although these reports and studies significantly contribute to understanding economic mobility, there is a discernible need to explore the perceptions of individuals who have overcome poverty through a more personal approach, allowing for the collection and analysis of their testimonies.

According to Prášková (2021), tensions exist among different methodologies aimed at alleviating poverty. Some paradigms address the social mobility process using quantitative tools (Daowd et al., 2021), while others argue that it is equally crucial to study the internal elements of individuals and families who have managed to rise out of poverty during their lifetimes (Oka et al., 2017). Internal and external factors associated with poverty emergence can vary widely depending on economic, cultural, geographical, and other contextual factors (Ochi et al., 2023). This investigation aims to contribute to the study of poverty emergence, specifically in the context of Tulsa. Numerous governmental, academic, private, and philanthropic organizations are currently making significant efforts to discover new and effective ways to support individuals and families in the economic mobility process. On a larger scale, findings from phenomenological studies like this one could provide valuable insights for policymakers, city leaders, and philanthropic organizations in their efforts to combat poverty.

Organizations such as the OECD and the UN continuously seek ways to alleviate poverty, a phenomenon also observed at state and federal levels. Although the discourse on poverty alleviation can sometimes be political and ideological, scientific approaches to



identifying factors that help low-income families emerge from poverty are generally well received in academic, philanthropic, and governmental contexts.

The purpose of this study is to identify, specifically for the city of Tulsa, the psychological elements (internal factors) and external factors, including familial and communal support, alongside macro-level factors such as those influenced by city, state, and national leaders, including welfare, medical services, and education availability. These features are crucial in aiding individuals or households to overcome poverty. The study aims to expand the understanding of poverty emergence in Tulsa by employing the three conceptual frameworks previously discussed, addressing a clear gap identified in the current specialized literature.

### **Positionality Statement**

To comply with the widely accepted standards suggested by King and Hermes (2014), significant information regarding the author of this study is disclosed. The author is a male born in Santiago, Chile, South America, who practices the Jewish religion. He holds a bachelor's degree in education from the Pontifical Catholic University of Chile, a master's degree in social work with licensure in the state of Oklahoma and is currently a PhD candidate at the University of Oklahoma in the Organizational and Community Leadership program. He has extensive experience working in Tulsa with low-income populations in organizations such as Family and Children Services, Saint Jude Research Hospital, and Tulsa Public Schools.

The author experienced poverty because of the economic policies implemented during Salvador Allende's communist regime in Chile. Subsequently, the author transitioned into the middle class under the governance of Augusto Pinochet. He has since attained upper-class status while living in Tulsa. He believes that reducing or eradicating poverty is an ethical responsibility of governments, intellectuals, and society. Furthermore, he advocates for the creation of social

and economic systems that support low-income families in emerging from poverty. He emphasizes that, although personal decisions, mental health, determination, and motivation are crucial for overcoming poverty, familial and communal support are also significant. Having experienced poverty and successfully overcoming it, the author aspires for others to achieve similar success.

These experiences and beliefs could potentially influence the data collection and analysis in this study. Therefore, the researcher employed a reflexive journal and an external auditor to mitigate potential biases. This disclosure is made to adhere to current standards for phenomenological transparency, credibility, and contextualization (Høffding & Martiny, 2016).

## **Chapter Two: Conceptual Framework**

The study of poverty emergence from a phenomenological perspective allows the researcher to explore various aspects of this phenomenon comprehensively. The 21 interviews conducted enabled the PI to immerse in the internal and external elements significant to the participants as they experienced economic mobility. Emerging from poverty is a process intertwined with participants' personal stories, mental processes, and emotions (Marbin et al., 2022). Understanding life experiences is crucial when researching the complex phenomenon of economic mobility (Edwards & Irwin, 2010). To analyze the internal and external factors influencing poverty emergence, the following theoretical frameworks have been consulted for the elaboration of this study.

### **Edmund Husserl's Phenomenology Theory**

For the research design, the study drew on the phenomenological theory proposed by Edmund Husserl. A significant aspect of Husserl's proposal is the element of intentionality, which suggests that the PI should focus on the lived experiences of participants, exploring and understanding their mental processes and how they perceive their economic mobility process (Edwards & Irwin, 2010). Husserl also emphasizes the importance of delving into the core of participants' experiences and the significance they attribute to the factors that enabled their economic mobility (Finlay, 2011). Husserl's ideas have been widely accepted in empirical-qualitative studies on poverty emergence and were utilized by the PI to conduct in-depth interviews aimed at identifying internal and external factors that help individuals overcome poverty. Employing Edmund Husserl's theory in the study of poverty emergence is significant because it provides a profound comprehension of the lived experiences of individuals affected by this issue. Husserl's approach highlights the subjective experiences and the importance that

individuals assign to their economic circumstances, offering powerful insights into how these individuals perceive and transition into higher economic clusters (Rosan, 2012). Koopman (2011) suggests that Husserl's phenomenological theory offers a robust framework for studying the experiences of individuals who have lived in poverty. This approach facilitates a deep understanding of the personal and contextual factors that influence their journey out of poverty, making it a valuable tool for this research.

In line with this philosophical framework, Maurice Merleau-Ponty contributes an intriguing theoretical perspective to this study. His theory emphasizes the significance of daily experiences, suggesting that the socio-economic ecosystem of participants can substantially influence their perceptions and behaviors (Küpers, 2020). Dijkema and Van den Berg (2021) have employed Merleau-Ponty's work to explore the experiences of individuals who have lived in poverty, arguing that these experiences are deeply connected to the individuals' environments. The same authors suggest that, based on Merleau-Ponty's foundational ideas, the environment of individuals emerging from poverty can shape their perceptions, behaviors, and strategies for coping with poverty. He expanded Edmund Husserl's phenomenological theory in a manner similar to how Bernardo (2010) expanded Charles Snyder's hope theory, as will be discussed in the forthcoming sections.

Merleau-Ponty's emphasis on the lived, embodied experience underscores the importance of considering how individuals interact with their environments daily. This perspective aligns well with the study's focus on understanding the internal and external factors influencing economic mobility. By incorporating Merleau-Ponty's theoretical framework, the study can better capture the nuanced ways in which participants' environments impact their economic

journeys and provide deeper insights into the socio-economic factors that facilitate or hinder their emergence from poverty.

### **Charles Snyder's Hope Theory**

Among the various internal elements that can help households overcome poverty—such as theories associated with resilience, agency, and empowerment—this study will primarily focus on identifying levels of hope (Snyder, 2002a). Hope is a well-established psychological theory often linked to poverty emergence, with high levels of hope frequently associated with overcoming poverty (Snyder et al., 2000). Researchers such as Dixon et al. (2017) have utilized hope theory to explore poverty emergence, finding that it is a robust framework for empirically investigating the factors that help families overcome poverty. According to Charles Snyder, hope is a cognitive process involving the ability to set clear goals, create multiple pathways to achieve them, and maintain the motivation to pursue them (Snyder, 2002b). His theory postulates that hope is a crucial psychological strength that can aid individuals in overcoming poverty through the development of resilience and adaptive behaviors. In the field of anthropology, willpower is often referred to as determination (Jansen, 2016). Scholars such as Lybbert and Wydick (2018a) have also applied hope theory to study economic mobility, suggesting that fostering hope can help households surpass the poverty line. Lopez and Snyder (2009) propose that Charles Snyder's ideas are particularly useful when exploring the elements of poverty emergence. They argue that hope theory empowers low-income individuals to overcome poverty by inspiring them to plan and pursue goals. Currently, hope theory serves as a foundational framework for many relevant publications related to the study of poverty emergence.

According to Krafft et al. (2020), hope differs from optimism in that hope considers three main components: goals, pathways, and agency. The focus of the two concepts also differs.

While optimism emphasizes maintaining a positive outlook on life, hope cannot exist without the presence of all three aforementioned components. The measurement of these theories also varies. Hope is typically assessed using scales such as the Adult Hope Scale, which measures both the pathways and agency components (Snyder et al., 1991). In contrast, optimism is evaluated using instruments like the Life Orientation Test, which aims to gauge optimistic or pessimistic tendencies (Scheier & Carver, 1985). The author of this study selected hope over optimism because hope can be identified through the presence of goals, pathways, and agency—three elements closely associated with poverty emergence in the literature (Arnau et al., 2010). This makes hope a more relevant and comprehensive construct for examining the factors that contribute to overcoming poverty.

Hope and self-efficacy are distinct constructs within psychological theory. According to Bandura (1997) and Maddux and Kleiman (2016), self-efficacy pertains specifically to an individual's belief in their capability to execute tasks. This construct emphasizes confidence in one's abilities and the successful completion of specific actions. In contrast, hope theory, as outlined in relevant psychological literature, involves both the planning and motivational aspects necessary for goal attainment. It integrates goal setting, identifying pathways to achieve those goals, and maintaining motivation, irrespective of individual performance outcomes. Consequently, self-efficacy is frequently applied within the domain of athletics, where task-specific confidence is paramount (Aizava et al., 2021) In contrast, hope is acknowledged by the author of this study as a broader concept, incorporating a more comprehensive approach to motivation and goal pursuit.

Prominent theorists in the field of hope, such as Gallagher and Lopez (2009) and Snyder (2002), have examined the relationship between poverty and hope by exploring the three primary

components of hope theory. Central to this theory is goal setting, which represents the desired outcomes that hopeful individuals strive to achieve. These personalized objectives offer direction and purpose, varying significantly from one person to another. The formulation of realistic goals can assist low-income individuals in channeling their efforts and resources towards attainable outcomes (Matthews, 2021). Examples of such achievable goals may include securing stable employment or completing high school.

In hope theory, pathways refer to the strategies or plans that individuals develop to achieve their goals (Snyder et al., 1991). This concept encompasses the creation of multiple approaches and contingency plans to navigate challenges effectively. Research, including multiple studies published by the World Bank (2015), has highlighted the importance of having diverse plans to mitigate poverty. Developing various strategies to overcome obstacles is crucial for low-income individuals aiming to improve their circumstances.

Agency is typically recognized as the motivational component within hope theory. It is defined as an individual's belief in their own ability to initiate and sustain actions necessary to achieve personal goals (Snyder et al., 1991). In the context of this study, this concept is particularly pertinent, as high levels of agency can motivate individuals to take action despite the obstacles associated with living below the poverty line. According to Snyder et al. (1991), this belief and motivation are critical for maintaining two essential psychological elements: perseverance and resilience.

Numerous publications have examined the importance of hope in overcoming adversity. Snyder (2002) suggests that hope facilitates the overcoming of hardship by fostering resilience and enabling the attainment of personal goals. In a similar vein, Lopez et al. (2003) found that high levels of hope can help patients in coping with and overcoming certain psychopathologies.

Snyder et al. (2020) explored the protective effect of high hope levels against hopelessness, emphasizing its positive impact on mental health, particularly in mitigating suicidal ideation. Corn et al. (2020) reviewed various studies that corroborate the effectiveness of the hope model in enhancing mental health and overall well-being. Consequently, hope theory is recognized as a robust framework within contemporary psychology for understanding how individuals overcome adversity.

Scholars such as Bernardo (2010) have expanded on Snyder's original model of hope by incorporating cultural dimensions and social contexts. Bernardo's contributions are particularly relevant to this study, as he emphasizes the importance of considering cultural differences and social support systems that help individuals cultivate hope. Furthermore, Bernardo extended the focus from individual goals to collective goals, highlighting the significance of group dynamics and familial support, which are pertinent to the participants in this study. This topic will be explored in greater detail in subsequent sections. Additionally, Bernardo (2010) underscores the necessity of flexibility in creating pathways and adaptability in agency. He argues that individuals who can adjust their goals and plans in response to changing circumstances are more likely to maintain their sense of hope.

Scioli and Biller (2009) delve into Bernardo's (2010) concept of the Locus of Hope, which frames hope as a model with both internal and external dimensions influenced by individual and communal factors. In the internal Locus of Hope, Bernardo identifies personal responsibility and self-efficacy as critical for goal achievement. Conversely, the external Locus of Hope includes collective goals, social support, and the cultural context of groups. Bernardo (2010) posits that families and communities can nurture hope and that robust social support systems can help individuals sustain and enhance their levels of hope. He discovered that



individuals with a strong external locus of hope reported higher levels of well-being when surrounded by strong social networks. Moreover, intrinsic hope, characterized by individual beliefs, values, and motivation, is essential for setting and pursuing personal goals. Bernardo emphasizes that intrinsic hope is vital for maintaining motivation and positive traits like perseverance, particularly in the face of adversity. This intrinsic hope is seen as a fundamental component of personal growth and psychological well-being.

Vroom (1964) has significantly contributed to the expansion of hope theory through his expectancy model, a motivational theory that explains how individuals make decisions regarding various behavioral options. According to Vroom's model, motivation is a result of a rational calculation where individuals assess three key factors: expectancy (the belief that one's effort will lead to performance), instrumentality (the belief that performance will result in a specific outcome), and valence (the value the individual places on that outcome). Vroom (1964) conceives that individuals are motivated to engage in behaviors they believe will lead to desirable and valued outcomes. His model underscores the role of cognitive processes in motivation, suggesting that most people choose behaviors based on their expectations of the outcomes and the value they assign to those outcomes.

Lambright (2010) applies Vroom's expectancy theory to understand the emergence of poverty, exploring how individuals' expectations, perceptions of instrumentalities, and valences influence their motivation to pursue opportunities that could help them overcome poverty. Within Vroom's framework, a lack of motivation can also perpetuate poverty, as low-income individuals may not engage in necessary actions to rise above the poverty line. This aspect of the model highlights the critical impact of cognitive evaluations on motivation and behavior in socio-economic contexts.

## **Niklas Luhmann's Systems Theory**

While Bernardo (2010) provides a robust theoretical framework for understanding external factors that positively influence levels of hope, this study incorporates an additional theoretical perspective to examine elements beyond family and community structures, such as welfare and health systems. Among the various systems theories discussed in the literature, Niklas Luhmann's systems theory presents the most comprehensive model for analyzing external factors in the context of poverty emergence. Luhmann's theory posits that society consists of complex, self-referential systems that operate autonomously but interact through communicational networks (Luhmann, 1995). Each system—whether economic, political, or educational—functions independently with its own logic and constraints. In examining poverty emergence, Luhmann's systems theory can elucidate how interactions and communications between different social systems can either facilitate or hinder this process (Fuchs, 2001). This approach allows for a more nuanced understanding of how broader societal structures impact individual experiences of poverty.

Authors such as Rempel (1996) have effectively utilized Luhmann's systems theory to understand poverty emergence from a systems perspective. In his study, Rempel reconstructs Luhmann's ideas to examine how social subsystems interact with the phenomenon of overcoming poverty. He hypothesizes that the interactions individuals have with external systems can create environments that either facilitate or obstruct the emergence of poverty. Schirmer and Michailakis (2015) have also illustrated that Luhmann's model is a powerful tool for studying poverty emergence. According to these authors, Luhmann's framework provides a comprehensive approach to exploring economic mobility by highlighting how systems can include or exclude individuals and families from essential services such as welfare and health

care. Luhmann's proposals have become foundational in sociological theory and have been applied effectively in phenomenological studies to investigate complex social phenomena (Seidl et al., 2005). Given that the emergence of poverty is intertwined with the existence and interconnection of complex systems, Luhmann's model has been extensively utilized for policy analysis (Fuchs, 2001). This approach allows policymakers to understand how different social systems—such as economic, political, and welfare systems—interact and influence the conditions that lead to poverty. By applying Luhmann's theory, analysts can identify the points of communication and interaction between these systems, thereby offering insights into how policies can be designed or adjusted to mitigate poverty more effectively.

The theoretical models previously discussed have been integral to the formulation of the primary questions in this study, as well as to the development of the literature review. These models have also guided the analysis of both internal and external factors identified by the 21 participants. The incorporation of these frameworks has ensured a comprehensive approach to understanding the multifaceted nature of poverty emergence, enabling a detailed examination of how individual and systemic elements interact to influence the participants' experiences and outcomes.

### **Chapter Three: Literature Review**

The review has been organized into studies examining psychological elements (internal factors), external factors including familial and communal support, and macro-level factors related to welfare, medical services, and government work, thereby employing a micro to macro perspective. The methodological framework established by Aurini et al. (2021) was chosen for this study due to its comprehensive approach to phenomenological research. These authors provide detailed guidance on data collection, analysis, and interpretation techniques, which support the validity and reliability of the research findings, making it an ideal framework for examining poverty emergence and related factors.

Despite the broader body of literature exploring the experiences of low-income individuals, there have been limited studies published in the past decade that specifically address how previously low-income individuals in Tulsa describe their experiences of emerging from poverty from a phenomenological perspective. This study aims to contribute to the development of research focused on poverty emergence. The variability in questionnaires used for phenomenological interviews across different regions underscores the need for standardized methodologies. Additionally, factors influencing poverty emergence can change over time (National Academies of Sciences et al., 2019).

Most specialized qualitative studies on poverty predominantly focus on individuals' descriptions of the internal and external factors that led them below the poverty line, rather than their trajectories toward social mobility (Wheeler, 2023). This investigation seeks to fill that gap by providing insights into the processes and experiences associated with overcoming poverty.

## **Internal Facilitating Factors for Poverty Emergence**

Anirudh Krishna from Duke University has conducted significant research on poverty emergence, focusing on how individuals and families transition into the middle class. In his 2010 study, Krishna investigates both the factors that lead individuals to fall below the poverty line and those that enable them to rise above it. He identifies key elements that facilitate overcoming poverty and factors that can cause a relapse into poverty. His extensive research spans multiple countries, including the United States, India, Kenya, Uganda, and Peru, involving approximately 35,000 interviews (Krishna, 2010).

Krishna's phenomenological work highlights critical incidents that can precipitate a household's descent into poverty, such as illness and individual psychological elements (internal factors). These events often create a negative cycle that drives individuals and families into chronic poverty. His studies emphasize the importance of considering both internal and external factors in the analysis of poverty emergence, providing valuable insights into the dynamics of poverty. Psychological elements associated with poverty emergence include the internalization of poverty-related stress and the psychological toll of living in deprived conditions, which can affect cognitive function and emotional regulation. A lack of self-efficacy, low self-esteem, and internalized stigma can exacerbate the difficulties of escaping poverty. Additionally, chronic stress associated with poverty can impair decision-making and problem-solving abilities, further entrenching individuals in their socioeconomic status (Jenkins et al., 2008).

In exploring the psychological factors facilitating poverty emergence, it is essential to consider the relevance of hope theory. The multitude of internal and external factors influencing poverty emergence presents unique challenges, shaped significantly by cultural dynamics, individual variability, and region-specific economic characteristics. Hope theory, as proposed by

Snyder et al. (2002), provides a psychological framework for understanding how individuals' perceptions of their capabilities to achieve goals influence their behavior and resilience in adversity. Snyder's model (1991), extended by Bernardo (2010), suggests that individuals with higher levels of hope have a greater capacity to devise and pursue strategies for overcoming poverty. The components of agency and intentional goal-directed planning (pathways) are crucial for those confronting socioeconomic challenges. The literature on hope theory emphasizes its central tenets in relation to poverty emergence, including psychological resilience, intentional goal-directed behavior, and designing interventions informed by hope theory, which can aid in poverty alleviation programs. This holistic perspective encompasses cognitive, emotional, and motivational aspects of individuals, as well as collective hope and external systems that foster hope among individuals. Snyder (2000) identifies hope as a crucial coping strategy during adversity. The development of its three core components—goals, pathways, and agency—significantly aids individuals in managing stress and overcoming obstacles. These components not only help in stress management but also contribute to enhancing overall well-being and psychological health. This underscores the broad benefits of nurturing hope in both therapeutic and everyday settings, highlighting its importance for psychological resilience and effective coping mechanisms. Hope is also widely recognized as a psychological strength (Cheavens et al., 2005). Individuals with high levels of hope can effectively establish and achieve meaningful goals, even within the constraints of poverty, by providing the motivational impetus and cognitive strategies essential for goal attainment. Agency represents the motivational drive, while pathways denote the cognitive strategies necessary to navigate towards these goals. This synergy promotes resilience, enabling individuals to sustain focus and motivation amid challenging circumstances. According to Cheavens et al. (2005), heightened levels of hope

facilitate effective stress management, enhance problem-solving abilities, and contribute to improved overall psychological well-being and life satisfaction.

A central research question frequently explored in specialized literature is whether individuals are inherently equipped with the internal characteristics that enable them to overcome poverty, or if these traits are developed through their social environments (Krishna, 2010). While it is reasonable to hypothesize that a combination of inherent traits and social influences plays a role, this study analyzes participants' responses to shed light on this issue. The findings, which will be presented in upcoming sections, aim to elucidate the relative contributions of intrinsic characteristics and external social factors in the process of overcoming poverty.

Krishna (2010) investigates psychological attributes linked to poverty emergence, such as self-efficacy, motivation, resilience, and stress management capacity. He posits that fostering these qualities through intentional and structured interventions can aid low-income households in overcoming poverty. Earlier, Krishna (2009) emphasized the role of individual agency, defining it as the capacity to make independent choices and act autonomously. Complementing Krishna's findings, Lybbert and Wydick (2018) found that individuals who successfully overcome poverty exhibit strong determination and elevated levels of hope, enhancing social mobility. Castellanza (2022) suggests that individuals who emerge from poverty leverage positive values like discipline, which vary significantly across cultural contexts, consistent with Bernardo's (2010) ideas.

Researchers such as Boatman (2014) have discovered that certain PhD students who grew up in poverty and challenging familial conditions describe their emergence from poverty through envisioning themselves beyond their immediate environments. Boatman suggests that these individuals exhibited a heightened level of determination, aligning with Snyder's (2002) hope

theory. Similarly, Bailey (2020) identified additional cognitive internal factors, such as a shift in mindset, through interviews with individuals who emerged from poverty. This dissertation aims to identify a broader range of factors than those described by Bailey (2020). Additionally, Luthar et al. (2000) emphasize resilience as a critical internal factor, alongside perseverance, in overcoming poverty. This line of research underscores the importance of both cognitive shifts and psychological resilience. These findings indicate that internal factors like determination play a crucial role, and that a broader array of factors may contribute to successfully overcoming poverty, which will be explored further in this dissertation.

Kafle (2011) conducted multiple phenomenological interviews with individuals who had successfully overcome poverty, identifying resilience, hope, and personal agency as the main factors facilitating their escape from economic hardships. Similarly, Navarro (2015) underlines resilience as a critical internal factor and highlights other protective elements such as determination and goal setting. Bernardo and Resurreccion (2018) explored the relationships between financial stress and the well-being of young adults, focusing on the moderating role of the locus of hope. This concept theorizes that the foundation for hope can either be internal (within oneself) or external (from others). Their findings indicate that financial stress can influence the relationship between an external-spiritual locus of hope and life contentment, suggesting that both internal and external factors are central in navigating financial challenges. The convergence of these studies highlights the multifaceted nature of overcoming poverty, emphasizing the importance of psychological resilience, goal setting, and the interplay between internal beliefs and external supports.

Shafir and Mullainathan (2013) underscore the significance of psychological factors such as cognitive function, decision-making, and resilience in aiding individuals to overcome poverty



in developed European countries. Their research reveals that poverty severely restricts cognitive bandwidth, thereby impeding individuals' abilities to engage in job training and educational opportunities critical for economic mobility. They emphasize the necessity for interventions that streamline processes, such as job applications, to alleviate the cognitive burden on impoverished individuals. This approach suggests that improving psychological well-being is essential for facilitating economic transitions.

### **External Facilitating Factors for Poverty Emergence**

Current phenomenological literature comprehends a diverse range of external factors associated with poverty emergence, including communal support and microfinancing initiatives (Ibe et al., 2023). Krishna (2010) suggests that deaths within a family unit could become a barrier for poverty emergence. Krishna (2009) investigates the pathways through which low-income families overcome poverty, suggesting that social networks and communal support play a crucial role in this process. His research advocates for a bottom-up approach to poverty emergence, emphasizing that transitions from poverty to the middle class often originate within communities rather than through top-down interventions. The integration of social networks and communal support offers valuable insights into the mechanisms that facilitate or hinder poverty alleviation.

Familial and communal factors play a significant role in overcoming poverty. Positive familial support can enhance self-esteem and self-actualization, while negative relationships can increase stress and hinder economic mobility (EEqual, 2020). Moreover, communal support, conceptualized as social capital, is crucial for providing resources, emotional support, and information that help individuals escape poverty. Social networks, norms, and trust within communities enhance resilience and provide a safety net during economic hardships (Cook et al.,

2013). Hysa et al. (2020) explore the impact of various factors on poverty in European Union countries, emphasizing the significance of familial relationships and social capital in facilitating the emergence from poverty. Their research highlights that strong familial support and robust social networks are crucial in providing resources, emotional support, and essential information, all of which are instrumental in achieving economic mobility and resilience against poverty. Qualitative consultations by Limbu et al. (2018) explored the role of social capital in helping individuals emerge from poverty and found that it positively influences low-income individuals' perceptions of control over outcomes, such as health. Social capital involves the networks of connections and shared values within a community that promote collaboration and mutual support (Forbes & Sime, 2016). Additionally, interviews conducted by Xiulan and Yan (2019) revealed that individuals who successfully escape poverty actively work to build the cultural capital necessary to achieve the educational levels required to surpass the poverty line.

Research by the Australian Housing and Urban Research Institute (AHURI) and the Joseph Rowntree Foundation underscores the significant impact of housing on poverty. AHURI (2023) highlights that unaffordable and poor-quality housing exacerbates stress and limits access to essential resources, thereby entrenching individuals in poverty. High housing costs can leave families with insufficient funds for other necessities, increasing their economic vulnerability. Similarly, the Joseph Rowntree Foundation (2021) demonstrates that housing costs contribute to material deprivation and poverty, often pushing individuals into housing cost induced poverty. These findings emphasize the critical role that secure, affordable, and quality housing plays in mitigating poverty and enhancing economic mobility.

Lamont et al. (2010) argue that familial mindsets, values, and cultural norms can act as significant barriers to poverty emergence. Their research indicates that families with negative

attitudes towards education and stable employment can perpetuate cycles of poverty across generations. Such cultural factors de-emphasize the importance of educational attainment and consistent work, which are crucial for economic mobility. This reinforces disadvantage and hinders individuals from breaking free from poverty. The study underscores the need for addressing cultural and familial attitudes in efforts to mitigate poverty and promote social mobility. Garcia (2018), in a phenomenological doctoral study, identified family support as fundamental in facilitating children's emergence from poverty. This study underscores the significance of parental involvement in children's education, emphasizing activities such as assisting with homework, which can significantly contribute to their future economic mobility. The findings also underscore the importance of purposefully motivating children at home, providing structure, and respecting cultural beliefs. Additionally, Rosyadi and Thamrin (2020) explored external factors associated with poverty emergence in their phenomenological study, highlighting the influential role of mothers in their children's later economic success. Participants in this study indicated that both internal factors (e.g., resilience and communication skills) and external elements (e.g., community support and socio-economic status) contribute to the economic mobility process. Taylor and Conger (2017) conducted phenomenological investigations suggesting that familial affection plays a significant role during the poverty emergence process.

Navarro (2015) identified key external elements contributing to the academic success of low-income students, including supportive relationships, strong family ties, emotional and academic support from teachers, positive relationships with community mentors, a supportive school environment, and access to diverse resources (e.g., academic and extracurricular opportunities). Owusu and Agbedra (2021) conducted phenomenological research to identify

critical factors associated with overcoming poverty. They conducted in-depth interviews with 40 low-income teenage mothers. The study highlighted that external factors such as educational support, vocational training, and community assistance play critical roles in assisting women in escaping poverty. Bailey (2020) similarly found in their studies that positive changes in family structure and circumstances, access to familial financial resources, parental prioritization of educational success, and participation in school groups are essential external factors facilitating economic mobility. These findings collectively underscore the importance of a stable and supportive macro-environment, robust social networks, and the acquisition of cultural capital in the process of poverty emergence.

### **Macro-Level Factors**

The existing body of literature contains numerous publications featuring interviews with poverty experts, yet there is a discernible lack of studies that focus on individuals who have successfully risen out of poverty. This gap is significant for understanding how macro-level factors can either hinder or facilitate poverty emergence. At the macro level, various governments and philanthropic organizations employ diverse strategies to assist individuals in overcoming poverty (Harrison & McMillan, 2007). The multifaceted nature of poverty, a complex social and economic issue influenced by numerous interconnected factors, contributes to the varying perspectives within specialized literature (Van Dorn, 2019). Krishna (2010) identifies high medical costs as a barrier to poverty emergence and emphasizes that OECD governments need to address both the factors that push families below the poverty line and those that help them rise above it. His findings highlight the importance of targeted interventions to support individuals and families in achieving long-term economic stability. Additionally, Krishna (2008) asserts that political participation and democratic governance are significantly

linked to poverty emergence, noting that poverty can negatively impact citizens' engagement in political activities.

Krishna (2017) identifies numerous structural and systemic barriers that prevent low-income households from escaping poverty, underscoring the role of macro-level factors as significant obstacles to overcoming economic hardships. In analyzing the macro-environment affecting individuals, Krishna (2011) posits that political stability, low corruption rates, adequate infrastructure, and positive governance are foundational elements facilitating poverty reduction in densely populated countries. Macro-level factors such as socio-economic policies, systemic inequalities, and cultural dynamics considerably influence micro-level variables, including family dysfunction and individual mental health outcomes (Richter & Dragano, 2017). This interaction highlights the necessity of addressing broader societal issues to alleviate personal and familial challenges, supporting the application of Luhmann's Systems Theory to understand how macro-level factors impact poverty emergence. Many macro-level factors are intrinsically linked to economic components and governance structures (Bambra et al., 2019). As such, the availability of employment opportunities, access to education, and neighborhood safety are closely connected to governmental policies and interventions (Siddiqi et al., 2021). These governmental actions are crucial in shaping the socio-economic environment, thereby influencing the well-being of individuals and communities.

Banda-Mutalina (2023) highlights the increasing acceptance of microfinance as a strategy to facilitate poverty emergence across various regions. In Tulsa, one organization employing this strategy is Avanzando Juntos (Advancing Together), which provides micro-loans and micro-grants to low-income entrepreneurs (Avanzando Juntos, 2024). Future research should focus on assessing the effectiveness and measurable impact of this specific initiative on low-income

households in Tulsa. Microfinance is defined by the World Bank (2010) as the provision of small loans, savings accounts, and other financial services to low-income individuals who are in the process of becoming entrepreneurs. While microfinance is widely recognized in the literature on poverty emergence, studies led by Strydom and Kempen (2021) argue that financing micro-businesses alone is insufficient to help citizens overcome poverty. They emphasize the need for higher education for borrowers to facilitate long-term economic mobility (Eryong & Xiuping, 2018). Although some researchers have concluded that microloans have enabled many poor families to escape poverty, others, such as Carswell et al. (2021), caution that micro-financing programs can introduce additional social and ethical challenges within poor communities.

While facilitating loans to poor entrepreneurs is considered a robust method for reducing poverty, alternative perspectives advocate for solutions such as providing housing for the poor. Li et al. (2023) suggest that securing stable housing can be a crucial first step in helping families overcome poverty, potentially offering a more foundational approach to economic mobility. The discourse on microfinance and poverty emergence is multilayered, with various strategies being explored to address the complex issue of poverty. Future research should aim to provide a comprehensive evaluation of these strategies to determine their effectiveness and long-term impact on economic mobility and poverty alleviation.

Researchers such as Mabi et al. (2023) examine poverty emergence through the lens of relocation. From this perspective, families relocate to areas where adults can secure higher wages, positioning relocation as a key driver of economic mobility. This phenomenon is observable in the United States when families move from rural regions to urban centers or, on an international scale, when families migrate from one country to another (Alroey, 2015). Migration studies are generally conducted using population censuses (United States Census Bureau, 2023).

The United States has become a prominent destination for immigrants seeking to escape poverty, boasting the highest immigration rate globally (World Population Review, 2023). Tulsa is a microcosm of this broader trend, experiencing significant immigration-driven demographic changes. The relocation of families in pursuit of better economic opportunities is a significant factor in poverty emergence, both domestically and internationally. This migration is thoroughly documented through various population studies and census data, highlighting its importance as a strategy for economic mobility and poverty alleviation.

Lal (2018) has identified significant correlations between financial inclusion and poverty emergence, particularly through the collaboration of low-income families with cooperative banks. This partnership has enhanced economic stability and created opportunities for these families. Additionally, Castellanza (2022) conducted 104 interviews, revealing that some individuals who have escaped extreme poverty achieved economic mobility through collective entrepreneurship. Modern scholars, such as Blackwell and Pinder (2014), have emphasized the critical role of higher education in overcoming poverty, encompassing any formal education beyond high school. Blackwell and Pinder (2014) underscore the crucial influence of schoolteachers in motivating low-income students to pursue higher education. These educators often serve as key figures in encouraging students to strive for greater academic achievements, significantly enhancing their economic prospects. From this perspective, school systems are positioned at the macro-level, highlighting their broad impact on individual economic mobility.

Graduating from school and obtaining formal education beyond high school has been shown to positively influence individuals' economic mobility (Pew Research Center, 2011). Phenomenological interviews conducted with low-income students, guided by Williams et al. (2019), revealed that fostering a culture of hope within schools could enhance learning

outcomes, graduation rates, and mitigate poverty. Within this framework, hope is conceptualized as an internal attribute nurtured by the student's peer group, initially existing as an external cultural element that is subsequently internalized and developed by the student.

One significant publication that focuses on macro-level factors facilitating poverty emergence is the "Macro Poverty Outlook" by the World Bank Group. This report analyzes macroeconomic and poverty developments in various countries, highlighting the critical role of macro-level factors such as political stability, economic policies, infrastructure, and governance. It emphasizes how these elements can either mitigate or exacerbate poverty (World Bank Group, 2022). Additionally, the report by the International Monetary Fund (IMF) on "Macroeconomic Policy and Poverty Reduction" further explores how macroeconomic strategies, including fiscal policies and social spending, significantly impact poverty levels (International Monetary Fund, n.d.).

As previously demonstrated, the emergence of poverty is a complex phenomenon influenced by the interconnection of internal, external, and macro-level factors. Each of these dimensions plays a crucial role in the comprehensive exploration of this issue.



## **Chapter Four: Methods**

### **Research Design and Rationale**

Since the focus of this investigation is the exploration of the experiences and perceptions of those who have experienced economic mobility, phenomenology was utilized as the research design to conduct all interviews. For the qualitative-phenomenological construction of this investigation, the configurations proposed by Aurini et al. (2021) have been utilized for the elaboration of this study. These authors have shared a compilation of technical aspects of phenomenological research to guarantee a scientific and thorough qualitative investigation of poverty emergence. This type of phenomenological research has been used by the main authors consulted for this study such as Krishna (2017).

According to Armstrong (2024), phenomenology was developed around 1900 based on the belief that human experiences are the foundation of all meaning and value (Husserl, 1970). This idea was initiated by Edmund Husserl and was later expanded by other thinkers such as Martin Heidegger, Maurice Merleau-Ponty, and Roman Ingarden. These authors suggest that philosophical inquiry should focus primarily on describing consciousness, imagination, interpersonal relations, and societal situatedness.

### **Research Problem and Questions**

This study seeks to address the dearth of academic reports and publications that highlight the opinions of those who have overcome poverty, specifically in the city of Tulsa. Understanding what factors help individuals experience economic mobility could potentially help to assist others in this same process. The main study question is: What internal and external factors do previously low-income individuals describe as key to emerging from poverty? Two introductory questions were asked to build initial rapport with each participant (Table 1).

**Table 1**

*Introductory Questions.*

---

<b>Questions</b>
1) Tell me, how did you to get here?
2) What was it that helped you come out of poverty?

---

The following are the main inquiries of the study (Table 2):

**Table 2**

*Main Study Questions*

---

<b>Questions</b>	<b>Category</b>
1. In your opinion, were there specific things that you or your family did to increase income and be able to emerge from poverty?	-Plans or strategies to defeat poverty - Behaviors
2. Do you think there were elements inside you, either in your body or your mind, that helped you stop being poor? (If participant asks for specific examples: Physical health, motivation, etc.)	-Hope -Physical health, etc.
3. Do you believe there were any factors within your family that helped you emerge from poverty? If yes, could you tell me what they were?	Role of family support
4. Do you recall any external factors (elements outside your family, outside your home) that helped you overcome poverty?	Factors present in the systems around the individual
5. Among all the factors you shared with me today, what would you say are the most important in this process?	Main factors to defeat poverty

---

## **Phenomenological Study of Poverty Emergence: The Case of Tulsa**

Tulsa, recognized as the second largest city in Oklahoma, boasts a diverse and growing population, including a substantial number of immigrants, contributing to its total population of approximately 411,938 residents (Cubit, 2024). The city has seen a surge in philanthropic activities, with organizations such as the Tulsa Community Foundation, established by the George Kaiser Family Foundation, initiating numerous programs to support citizens in need (Nation Swell, 2023). These efforts reflect the community's commitment to addressing social issues and enhancing the quality of life for its residents.

Historically, several significant events have profoundly impacted poverty rates in Tulsa, with the most notable being the 1921 Tulsa Race Massacre. This catastrophic event led to the destruction of the prosperous Black community in the Greenwood District, famously known as "Black Wall Street" (Human Rights Watch, 2020). Scholars such as Messer (2019) have emphasized the enduring effects of structural racism and discriminatory policies in shaping Tulsa's socio-economic landscape. These policies, including redlining and urban renewal projects, disproportionately targeted Black communities, fostering segregation and economic disenfranchisement. Consequently, these actions have resulted in the development of underdeveloped and under-resourced Black neighborhoods, particularly in North Tulsa, where a significant portion of the population continues to live in poverty. Additionally, challenges related to public transportation and food availability, often referred to as food deserts, have further exacerbated the high poverty rates in the city (Allcott et al., 2019). Researchers such as Albright et al. (2021) have also highlighted that Tulsa grapples with issues of economic underdevelopment, significant health disparities, and educational inequities, which collectively contribute to the pervasive poverty experienced by many of its residents. These intertwined

factors underscore the complex and multifaceted nature of poverty in Tulsa, necessitating comprehensive and targeted interventions to address these deep-seated issues effectively.

According to Best Places (2024), Tulsa also offers several positive aspects that make it an attractive place to live. Notably, the city's cost of living is relatively low compared to national averages, making it an economically viable option for many (Area Vibes, 2024). Additionally, the availability of affordable housing and a variety of work opportunities further enhance its appeal (Habitat for Humanity, 2022). However, residing in Tulsa also presents certain challenges, as highlighted in contemporary literature. Significant limitations in public transportation infrastructure pose mobility issues for residents without personal vehicles (Tiznado-Aitken et al., 2020). Furthermore, the city experiences high crime rates in specific areas, which is a concern for public safety (Stebbins, 2021). Accessing healthcare can also be problematic, particularly for those facing transportation barriers, leading to delayed or missed medical appointments and poorer health outcomes (Smith et al., 2023).

Moreover, Tulsa is characterized by elevated levels of homelessness and a high rate of female incarceration, issues that are indicative of broader social and economic challenges faced by the metropolis (Bashir et al., 2021). The prevalence of Adverse Childhood Experiences (ACEs) is also notably high, contributing to long-term negative impacts on the mental and physical health of its population (Henry et al., 2021). These factors collectively underscore the complex landscape of living in Tulsa, balancing its advantageous aspects with significant socio-economic challenges.

The Hope Model is being extensively applied across various contexts within the State of Oklahoma through the Hope Research Center at the University of Oklahoma, under the leadership of Dr. Chan Hellman (Pharris et al., 2022). This initiative has significantly impacted

the community, leading to Oklahoma's designation as a hope-centered state. According to Oklahoma State University (2023), numerous state agencies and philanthropic organizations have adopted this model to enhance mental health among employees, clients, patients, and residents. This widespread implementation underscores the relevance of this study to the context of the city of Tulsa.

## **Participants**

The selection criterion was established to ensure parity and racial representation. A nonrandom sampling procedure was employed. Detailed participant information, including marital status, immigration status, and other relevant demographics, is comprehensively documented in Appendix D (additional information supplementing the details provided in this section, as well as those presented in Table 3, is available for further review.). The criteria for identifying poverty, as utilized by other researchers such as Lal et al. (2021), included the following indicators: a) consistent lack of sufficient food for a dignified life; b) consistent lack of adequate clothing for a dignified life; c) persistent difficulty in paying essential bills such as rent or mortgage, electricity, water, and gas; d) absence of additional resources for saving, investing, or accessing health and entertainment services; and e) feeling impoverished compared to other families in the community. Thus, this criterion was based on self-perception (Kourkouta et al., 2021). Similarly, the criterion for identifying emergence from poverty (transition into middle or upper classes) was also based on self-perception. However, the researcher ensured that these participants were genuinely living above the poverty line. All participants demonstrated that they no longer belonged to the impoverished cluster based on their current income. The criterion for poverty is framed specifically within the American context, considering that the United States is a large, developed country. This specificity is important because poverty can vary significantly

among OECD countries, especially between developing and developed nations, which differ markedly from the United States in terms of economic structure and social policies (Economic Policy Institute, 2021).

The justification for the selection of this criteria is that income measurements for poverty vary across time. Since the ages of the participants also changed over time, it is believed that this type of standard is suitable for a qualitative investigation since the perception and memories of the participants is what is being explored. Official poverty measurements (like the ones utilized by the OECD) are also complex and mathematical, often used by experts and not the public. Participants might not know or remember what their parents' income was when they were children or teenagers. Individuals who have personally encountered poverty should possess a profound understanding of its nature. This assertion stems from the recognition that poverty constitutes a complex and unique circumstance that inevitably exerts detrimental effects on an individual's physical and psychological well-being (Winer & Thompson, 2013). Table 3 shares the total number of participants and information regarding race, sex/gender, age, education, and tribe. Names have been kept confidential to protect privacy. The table presents pseudonyms of the participants:

**Table 3***Participants*

<b>Pseudonym</b>	<b>Race</b>	<b>Sex/Gender</b>	<b>Age</b>	<b>Highest Education</b>	<b>Tribe</b>
Michael	Caucasian	Male	39	Bachelor's degree	Cherokee
Peter	Caucasian	Male	23	Bachelor's degree	None
Emely	Caucasian	Female	28	PhD student	None
Eliana	Caucasian	Female	25	High school diploma	None
Sara	Caucasian	Female	30	High school diploma	None
Jacob	African American	Male	50	Barber certification	None
Abraham	African American	Male	65	Master's degree	None
Deborah	African American	Female	38	Real-estate certification	None
Myriam	African American	Female	37	High school diploma	None
Ana	African American	Female	29	CNA	None
Israel	Native American	Male	43	PhD student	Cherokee
Mary	Native American	Female	50	Associate degree	Seneca-Cayuga
Ruth	Native American	Female	30	High school diploma	Cherokee Indian
Elijah	Asian	Male	19	High school diploma	None
Hannah	Asian	Female	54	3 <sup>rd</sup> grade	None
Esther	Hispanic	Female	54	8 <sup>th</sup> grade	None
Abigail	Hispanic	Female	35	Bachelor's degree	None
Eva	Hispanic	Female	25	GED	None
Noah	Hispanic	Male	53	High school diploma (incomplete)	None
Aaron	Hispanic	Male	59	Bachelor's degree	None
Ephraim	Hispanic	Male	74	Doctoral degree	None

All participants on table 3 were born into poverty, all were Tulsa residents at the time the interviews took place, and they all consented to participate in the study via informed consent

respecting all IRB guidelines established by the University of Oklahoma. English was the primary language for 18 of the participants, while two spoke Spanish. No interpreter was needed as the principal investigator speaks Spanish fluently. Only one participant spoke Burmese. For this specific participant, a Burmese interpreter was utilized. Saturation was reached at the 21<sup>st</sup> interview.

### **Sample Features**

Most of the demographic information for the sample group is presented in Table 3. Regarding the socio-economic status of this group, it is noteworthy that although many of the participants currently identify as belonging to the lower or upper middle-class, three individuals (Abigail, Deborah, and Israel) reported being situated in the upper-class. This indicates that 14% of this small sample has transitioned not only into the middle class but has also achieved a significantly higher income level. The four participants who identified as Native American also reported being affiliated with their respective tribes, actively participating in tribal activities, and receiving various benefits from their tribes at different points in time. The gender distribution within the sample is 57% female and 43% male. No participants disclosed belonging to the LGBTQIA+ community, and all participants identified as either a biological female or biological male.

In terms of educational attainment, approximately 14% did not graduate high school, 5% obtained their General Educational Development (GED) certificate, 29% earned a high school diploma, 14% acquired a certification such as a barber or real estate certification, 5% obtained an associate degree, 19% earned a bachelor's degree, 14% completed a master's degree (with two participants currently pursuing a PhD), and 5% held a doctoral degree.



Regarding racial identification, approximately 29% of the participants identified as Hispanic, 24% as African American, 24% as Caucasian, 14% as Native American, and 10% as Asian. The age distribution of the sample ranges from the youngest participant, who was 19 years old at the time of the interviews, to the oldest participant, who was 74 years old. Specifically, 5 participants were in their twenties, 6 in their thirties, 1 in his forties, 6 in their fifties, and 1 in his sixties.

Most of the participants were born and raised in Tulsa, while others migrated to Tulsa from rural areas or foreign countries. The characteristics detailed in this section underscore the diverse nature of the sample, which aligns with the standards for qualitative research as suggested by Englander (2020). This sample is rich in diversity, encompassing variations in age, race, socio-economic status, and immigration status.

### **Recruitment Strategy**

Public invitations to participate in the study were shared on Facebook and LinkedIn. Emails were sent to some students and certain faculty members from the University of Oklahoma in Tulsa and from Tulsa Community College. After the first interviews were conducted, the snowball strategy was utilized to recruit more qualifying participants.

### **Interview Protocol**

In-depth interviews were conducted with all participants. The consent process was explained, and participants were given a copy of the consent form. All participants freely agreed to participate in the study and signed the consent form. They were also informed that the findings of this investigation might be published in a journal of the social sciences. From the specialized literature, 70 a priori codes were identified prior to conducting the interviews. Each interview took between 60 and 90 minutes. The interviewer introduced himself and explained the purpose

of the study. Each participant was asked to inquire about any questions he or she might have before the interview began. All interviews were recorded with an iPhone 14 recorder and transcribed using Microsoft Excel and Word software. The PI took notes during each interview. Participants were not paid for being part of this research project.

### **Data Analysis**

Since the PI experienced economic mobility during his lifetime, the bracketing strategy was used during the interviews and throughout the analysis of data. The researcher intentionally let the participants speak about their own experiences keeping himself from sharing his experiences or perceptions about poverty emergences with all participants.

Here are the specific steps followed by the PI for the collection of data and analysis, drawing upon the methodologies delineated in Partis (2003):

#### **Step 1**

After the PI obtained IRB approval from the University of Oklahoma (Appendix A), interviews were conducted until saturation was reached (Hennink et al., 2017). Saturation was reached on the 21st interview. The PI took notes during the interview and recorded audio (Høffding & Martiny, 2015).

#### **Step 2**

The data were systematically input into an Excel spreadsheet and categorized according to the themes described in the subsequent tables (e.g., employment, familial support, hope). These themes emerged exclusively from the information provided by the participants of this study (Moustakas, 1994).

A portion of the literature review was performed after the completion of the interviews. This sequencing was intentionally implemented to mitigate potential researcher bias. This

approach was adopted to adhere to the recommendations outlined by Van den Akker et al. (2020).

### **Step 3**

As proposed by Englander (2020), these emergent themes generated clustering themes that will be presented in the upcoming section of findings. Each one of these themes was born exclusively from the answers provided by participants (e.g., hope, employment availability, family support, formal education beyond high school, etc.). Answers were coded (Tadele, 2019) and the mathematical analysis of these codes was conducted utilizing the summation formula in Excel to identify the most prominent patterns, which were subsequently converted into percentages for further interpretation.

### **Credibility**

As proposed by Aurini et al. (2021), the researcher used the member checking strategy to ensure credibility. The analysis in this study is based solely on the data provided by the participants. To adhere to the member checking strategy, the researcher contacted participants via telephone following the interviews to verify the accuracy of the recorded responses. Reflexivity, as described by Roller (2019), was systematically employed using a reflective journal maintained by the PI throughout the data collection and analysis phases to mitigate potential biases. Prolonged engagement (Creswell & Poth, 2018; Korstjens & Moser, 2018; Lincoln & Guba, 1985; Moustakas, 1994) was implemented through the conduction of extensive interviews aimed at establishing trust with participants, comprehending their unique and personal contexts, gathering comprehensive and detailed data, and mitigating potential researcher bias.

The PI allowed each participant ample time to respond thoroughly to all questions. Upon the conclusion of each interview, the PI inquired if participants had any questions regarding the

study or wished to provide any additional information beyond their initial responses. This approach not only ensured the richness and depth of the data collected but also enhanced the reliability and validity of the research findings.

### **Transferability**

The thick description strategy was utilized to capture the nuances, emotions, and underlying meanings embedded in the participants' narratives (Aurini et al., 2021). As stated by Shenton (2004), the objective of this strategy is to attain a profound comprehension of the participants' testimonies, thereby augmenting the transferability and credibility of the research findings.

Given the nature of phenomenological research, the small sample size used in this study may limit the transferability of the findings to other contexts or settings. Nevertheless, the results yield valuable insights into the motivating factors associated with the emergence of poverty and provide a profound understanding of the participants' perspectives on economic mobility and poverty. These findings will be elaborated upon in subsequent sections.

### **Triangulation**

The principal PI aimed to incorporate triangulation in accordance with the standards suggested by Aurini et al. (2021) and other renowned qualitative researchers. The research question and the studied phenomenon have been clearly presented (Creswell & Poth, 2018). Data collection employed four distinct methods: In-depth interviews, audio recordings of the interviews, note-taking, and member checking (Denzin, 1978). Morgan Phillips provided feedback and analysis, serving as an external auditor, a role deemed critical in the development of phenomenological studies (Lincoln & Guba, 1985). Additionally, the study was shared with the chair of the doctoral committee, Dr. Chan Hellman, before distributing it to the rest of the

committee members. All feedback from Dr. Hellman has been integrated into the study. In line with Flick (2004), theoretical triangulation was achieved using multiple conceptual frameworks (Snyder, Bernardo, Luhmann, etc.). As previously mentioned, the member checking strategy was also employed (Aurini et al., 2021). This entire triangulation process has been thoroughly documented (Yin, 2017).

### **Dependability**

To ensure the dependability of this study, the author implemented systematic procedures. The code-recode strategy was utilized to maintain consistency (Saldaña, 2015). An audit trail was meticulously created using printed documentation and Excel software (Korstjens & Moser, 2018). Detailed records of all decisions and research activities, including data collection, coding, analysis, and interpretation, were maintained and are available for external audit. Consistent procedures were applied across all interviews and research protocols to uphold uniform standards (Maxwell, 2013). Furthermore, peer examination was conducted throughout the project, and a reflexive journal was maintained to document the researcher's reflections and potential biases (Ortlipp, 2008). A comprehensive description of the methodology employed in this study has been presented and thoroughly discussed (Aurini et al., 2021).

The PI refrained from influencing participants' responses or providing any information related to the issue of poverty or the phenomenon of poverty emergence. When responses were overly brief or lacked sufficient detail to fully understand the phenomenon under study, the PI prompted participants to provide additional elaboration. This approach ensured that the data collected was rich and comprehensive while maintaining the integrity of the participants' perspectives.

## **Confirmability**

The researcher focused exclusively on the experiences and perceptions of the participants (Pallagrosi et al., 2014). During the note-taking process, the PI paraphrased the participants' responses to ensure that the recorded notes accurately reflected the participants' intended answers (Bliss, 2016). Subsequently, the responses were systematically coded (Saldaña, 2015), and the percentages presented in the tables below were calculated using Excel computations.

## **Step 4**

The final stage of the analysis involved the interpretation of findings. This began with an immersion in the collected data (Moustakas, 1994), followed by the processes of coding and thematizing (Saldaña, 2015). As recommended by Creswell and Poth (2018), the PI included both textural descriptions (verbatim examples from participants' narratives) and structural descriptions (Moustakas, 1994). From the derived codes and themes, the meanings and essences were synthesized (Van Manen, 1990). Member checking was employed to ensure the accuracy and credibility of the findings (Denzin, 1978). The process concluded with a reflective analysis, manuscript writing, and a thorough review of the final draft by Dr. Chan Hellman and Morgan Phillips (Smith et al., 2009).

## **Transparency in Phenomenology**

To disclose potential bias, it is pertinent to acknowledge that the author of this study experienced poverty during childhood. Around the age of 12, he experienced economic mobility in Chile, South America. This country underwent significant economic changes, having experienced communism under Salvador Allende's regime, which had a high poverty rate of approximately 28% (Schneider, 1991), followed by the establishment of a strong middle class during the military dictatorship of Augusto Pinochet (Valdés, 1995). As discussed in other

sections of this study, the PI investigated his own bias through self-reflection and awareness (Englander, 2020), bracketing, reflexivity, peer review (with Morgan Phillips serving as an external auditor), member checking, and transparent reporting. The PI ensured that the focus remained solely on the information provided by each participant, thereby avoiding any influence of his past experiences on the responses or analysis.

While there may be similarities between the author's experiences and those of the study participants, it is essential to recognize that poverty is typically studied in relation to specific geographical regions (Isserman, 2005). Therefore, the author asserts that there are notable differences between growing up poor in a developing country compared to a developed country. Additionally, as stated by Chetty et al. (2014), experiencing economic mobility in the United States differs significantly from experiencing it in Latin America.

Although the author's personal experiences with poverty have inspired his research in this field, this study focuses solely on documenting the experiences and narratives of the 21 participants involved. Throughout the planning and execution of this study, the author was conscious of how his own bias might influence the analysis. To mitigate this, he specifically concentrated on the participants' experiences within Tulsa. Furthermore, a member checking strategy was employed to minimize the potential impact of the author's bias.

Positively, being fluent in Spanish and familiar with Hispanic culture helped the PI connect with Hispanic participants, as indicated by authors such as Bliss (2016). Experiencing poverty and subsequent economic emergence has also been identified as a strength by scholars such as Dermott and Main (2017), which could have enabled the PI to better comprehend the narratives of these 21 participants.

## **Ethical Considerations and Informed Consent**

This study received approval from the Institutional Review Board (IRB) at the University of Oklahoma in 2024. All participants provided informed consent and retained a copy of the consent form, which was formatted according to the University of Oklahoma's guidelines. Adhering to the widely accepted ethical standards proposed by Orb et al. (2001) and Van Manen (1990), confidentiality has been maintained by using pseudonyms for all participants. Furthermore, all documents and digital files containing participants' personal information and responses will be securely destroyed after the PI defends this thesis before the doctoral committee.

The PI consistently exhibited a positive and respectful attitude toward participants throughout each interview. Recognizing that experiencing poverty can be traumatic and that reflecting on such experiences may trigger emotional distress, the PI was diligent in ensuring participants' comfort. He also fostered a supportive and reflective environment, encouraging a constructive and insightful discussion. Efforts were made to maximize the research benefits while minimizing potential harm to participants, in line with research ethical guidelines (Creswell & Poth, 2018; Orb et al., 2001). This approach underscores the commitment to ethical research practices and the well-being of participants.



## Chapter Five: Findings

### Contiguous Findings

All participants in the sample reported that experiencing poverty was a traumatizing experience. This finding aligns with the research on hope and poverty conducted by Desmond (2016). Furthermore, participants indicated that transitioning to the middle class after living in poverty significantly contributed to the development of more positive mental health compared to when they were part of the low-income group. Consequently, Israel stated: “Even though I still get emotional thinking about my childhood, I'm healing from the sadness I felt growing up poor. Now, I own a small business and give away bicycles to low-income kids in Tulsa. Giving back to my community is a big part of my healing process. I used to feel really sad and anxious when I was a kid, and I had a lot of fears as a teenager. But now that I'm not struggling financially anymore, I can say that I handle those issues much better.”

All participants voluntarily participated in this study, demonstrating a high level of motivation to contribute. They expressed to the PI their desire for other low-income families to experience a similar transition to the middle class. Jacob stated: “I grew up in a low-income, single-mom African American family. From my experience, anyone who pursues education beyond high school, works hard, and makes good choices can move into the middle class. It's tough, but it's possible. As a motivational speaker in Tulsa, I share this message with minorities, telling them my story and how I made it to the middle class. I went through a lot being a poor kid and teenager. Now that I'm in the middle class, I don't want anyone else to go through what I did.” Other phenomenological studies, such as those published by Chance (2021), have also demonstrated that individuals who have overcome poverty typically exhibit a strong desire for others who are still in the low-income group to similarly transcend poverty.

## **The Cognitive Mechanisms Underlying the Emergence of Poverty**

Every participant voluntarily disclosed the reasons their families fell below the poverty line before explaining how they emerged from poverty, despite not being prompted to do so. Believing they understood why their households were in the low-income group, participants felt compelled to narrate the journey that led them above the poverty line. This cognitive process, evidenced by all participants, emerged as a particularly interesting element of the interviews. Each participant felt the need to verbalize their understanding of poverty before identifying the key factors examined in this study. This cognitive process has been identified as the primary psychological factor contributing to the emergence of poverty, aligning with the findings of Koo et al. (2022) and other pertinent studies in this domain.

Consequently, participants demonstrated a profound understanding of both the causes of poverty and the elements that can help individuals and families overcome it. Complementing this idea, Noah stated: “When I was young, I noticed that my relatives didn't have much ambition and spent a lot of their money at local bars. I realized early on that if I wanted to escape poverty, I needed a solid long-term plan and had to be very careful with the money I earned as a rancher. Looking back now, I see my plan paid off, but many of my relatives are still stuck in poverty, doing the same things they did when I was a kid.” Myriam also stated: “If you want to know how I overcame poverty, I need to start by explaining why my family was poor. We understood why we were in that situation and knew what we needed to do to get out of it.” Given that all participants expressed the need to disclose the reasons for their poverty prior to discussing how they overcame it, this information is detailed in Table 4. The rankings associated with Table 4 are subsequently provided in Table 5.

**Table 4***Factors that led my family to become poor*

<b>Factors</b>	<b>Percentages</b>
My parent had low-paying jobs	76%
My parents did not have the formal education necessary to secure better employment opportunities	71%
My family did not have the appropriate mindset	38%
Macroeconomic reasons associated to the area where we lived	38%
One of my parents had an addiction	19%
Family dysfunction	19%
I grew up in a single-mom home	14%
I was abandoned	5%
One or both of my parents were involved in criminal activities or were incarcerated	5%

**Table 5***Key categories and associated rankings related to Table 4*

<b>Categories</b>	<b>Ranking</b>
Insufficient wages	1
Lack of formal education	2
Inappropriate mindset	3
Macroeconomic factors	4
Family dysfunction, including addiction and abandonment	5
Raised in a single-mother household	6
Involvement in criminal activities and subsequent incarceration	7

Luhmann's Systems Theory is instrumental in elucidating these categories. Insufficient wages are linked to macroeconomic factors, and formal education is typically delivered by political systems that possess both the capacity and the intent to provide such opportunities to citizens (Jackson, 2014). Furthermore, ensuring community safety is a significant responsibility of state and city leaders, who must develop and implement strategies to prevent the proliferation of criminal activities (Journal of Participatory Research Methods, 2020).

All participants described poverty as a barrier they were capable of overcoming. They did not perceive the transition to the middle class as an unattainable goal. Consistent with this idea, Emely stated: "As a kid, I understood why we were poor. When I became an adult, I realized that moving up to the middle class was something my parents could have done too. If I managed to do it, they could have as well." None of the participants reported having a mental or physical disability, which, according to Ridley et al. (2020), often serves as a contributing factor to poverty.

The connection between low-paying jobs and the lack of formal education is evident in the participants' responses. Low-paying jobs were cited by 76% of participants, followed by the lack of education, which was mentioned by 71%. This information is particularly relevant as both factors also emerged as significant in the responses to the primary research questions of the study. In line with this idea, Eliana shared, "I can tell you that having a job that pays decent money, plus a little bit of education that can allow you to get a better job, were two important elements in my emergence from poverty. I think it is not only one factor, but multiple ones that will help you stop being poor."

The third identified category pertains to the mindset of the adults within a family. Participants described mindset as encompassing the way adults think, their values, and their

cultural attitudes. In agreement with this perspective, Eva said, "For some people, this might sound bad, but after being poor for so many years, I can tell you that poverty is an issue of mentality, values, and culture. If someone wants to stop being poor, they need to improve the way they think, have positive values, and spend time with people who have a more positive culture." Thirty eight percent of participants indicated that having an inappropriate mindset can contribute to remaining below the poverty line. For this sample of participants, ideas about life and positive or negative values were significant. Additionally, 38% of participants associated poverty with the macroeconomic characteristics of the area in which they lived, such as the lack of work opportunities and the prevalence of low-paying jobs. This association justifies the importance of the relocation factor, which will be discussed and analyzed in the following sections.

Nineteen percent of participants associated poverty with family dysfunction and adult addiction. Fourteen percent linked poverty to being raised in a single-mother household, while only 5% believed their poverty was due to parental abandonment or their parents' involvement in criminal activities. In line with this idea, one participant, Deborah, shared: "My parents were always trying to make money through illegal activities. I remember them being in and out of prison while I was growing up. Even as a kid, I knew there was a better way to make a living. Today, my dad is still in prison, and I'm helping my mom get her life back on track. I'm trying to help her get a driver's license. Now, I'm a successful real estate agent."

### **Analysis of the Main Questions of the Study**

Considering all the responses provided by the participants, no significant differences were observed based on sex, gender, age, or race. Minor variations in individual experiences were noted, but these did not reach a level of statistical significance.

**Table 6***Question 1: Specific things you did to overcome poverty*

<b>Answers</b>	<b>Percentages</b>
I worked hard	67%
I successfully obtained formal education beyond high school, including a bachelor's degree, an associate degree, or a technical degree	57%
I relocated	48%
I secured employment that provided significantly higher compensation compared to my previous positions	38%
I adopted a different mindset and behavior compared to my family	29%
I fought for my children	24%
I dated or married the right person	14%
I took specialty courses that helped me get a higher paying job	14%
We were good at budgeting	14%
I made the right decisions	10%
We were good at saving money	10%
I created my own business	10%
I connected with my community	10%
I developed a specific skill that helped me get a better job	10%
I got my own place to live	10%
My job helped me overcome poverty	10%
I developed positive social relationships that benefited me	10%
I avoided involvement in trouble and criminal activities	5%
I enhanced my mindset and way of thinking	5%
I abandoned negative habits, such as frequenting bars and engaging in alcoholism	5%
I envisioned a future for myself free from poverty	5%
I was a good employee	5%
I worked 2 jobs	5%
I paid my debt	5%
I sought support for my mental health.	5%

Table 6 presents the responses to Question 1. The thematic analysis is provided following Table 7, which displays the key categories and their associated rankings related to Question 1.

**Table 7***Key categories and associated rankings related to question #1*

<b>Categories</b>	<b>Ranking</b>
Employment	1
Formal education beyond high school	2
Relocation	3
Cognitive factors	4
Familial support	5
Positive financial management	6

Employment opportunities, access to formal education, and relocation emerge as primary categories in this ranking, indicating that the emergence of poverty is associated with macro-level factors. These factors can be understood through frameworks such as Luhmann's Systems Theory. Moreover, these macro-level factors are intricately linked with familial and communal elements (Bernardo, 2010), as well as individual psychological components (Snyder, 2002a). Employment emerged as the leading factor in the responses, with the following categories: "I worked hard" (67%), "I got a job that paid me significantly more than my previous jobs" (38%), "I created my own business" (14%), "My job helped me overcome poverty" (10%), "I was a good employee" (5%), and "I worked two jobs" (5%). Participants consistently identified employment as the most critical factor in their transition to the middle class. They acknowledged the psychological and mental effort involved ("I worked hard") and the importance of securing higher-paying jobs ("I got a job that paid me significantly more than my previous jobs"). Higher pay appeared to have a substantial impact on their lives. Fourteen percent of participants stated that starting their own business improved their income, while 10% valued their jobs irrespective of the pay, as these jobs contributed to their long-term emergence from poverty.

Additionally, 5% emphasized the role of positive work values in overcoming poverty ("I was a good employee"). In subsequent questions, the importance of positive values increased among participants' responses, with many reflecting on job retention by stating, "I kept it because I was a good employee, responsible, etc." Only 5% of participants mentioned that having two jobs helped them rise from poverty, although most of the participants' households included two working adults. This information is significant as both employment and positive values also emerged as important factors in the responses to the main research questions. Supporting this notion, Aaron said, "I always worked while I was poor and when I was moving into the middle class. Even though my jobs didn't pay much at first, they still helped me get out of poverty. Once I started earning more, I noticed a big improvement in my overall well-being. Working hard is the key to overcoming poverty."

Obtaining formal education beyond high school emerged as the second major category for the first question, with 57% of the responses. The importance of finding a higher-paying job and pursuing education beyond high school aligns with the two top factors identified in Table 1 regarding the causes of poverty in these families. Fourteen percent of participants indicated that taking specialty courses helped them secure higher-paying jobs. Additionally, 10% of the sample disclosed that developing a specific skill (e.g., plumbing, barbering) contributed to obtaining better employment and, consequently, a higher income. Thus, the combination of secure employment (with higher pay) and formal education appears to be the most important factors identified for the first question, "What specific actions did you take to overcome poverty?" Participants emphasized that obtaining a higher-paying job was crucial for emerging from poverty. Following this idea, Abigail said, "It wasn't until I started making more money that I



really felt like I stopped being poor because I could buy what I needed without having to count every penny."

Relocation was identified as a category by 48% of participants, making it the third most common response. Participants moved from rural areas to metropolitan regions or from small towns to larger cities, where they could secure higher-paying jobs and access formal education beyond high school. Many educational institutions and higher-paying job opportunities are concentrated in metropolitan areas. In this context, a high-paying job is defined as one that provides an income above the poverty line. The concept of relocation aligns with hope theory, as it requires determination, a plan, and a specific goal. Relocating to a new area to achieve a higher income and better quality of life exemplifies the principles of hope theory (Snyder et al., 1999). Consistent with this viewpoint, Elijah shared, "My family left Asia and searched for the perfect city to overcome poverty for many years. We lived in Europe until we made it to Tulsa. This city had the right conditions for my family to get out of poverty, and we did it."

The fourth identified category pertains to cognitive factors, specifically the thinking processes that influenced the behavior of the participants and their families. Twenty nine percent of participants stated that they were able to emerge from poverty because they thought differently from their families of origin, which enabled them to adopt behaviors conducive to overcoming poverty. Participants attributed their families' continued presence in poverty to their mentality, associating this mindset with the behaviors of their family members. Regarding this, Mary said, "I knew that going to bars every week or getting into addictions wasn't going to get me anywhere. I had to think differently from them, and that's what I did." Expanding on this idea, 10% of the sample stated that they overcame poverty by making the right decisions, 5% by staying out of trouble (specifically avoiding crime), and another 5% by intentionally improving

their mindset. Although poverty is often associated with criminal activities, individuals from middle and upper classes, as well as those with formal education, can also engage in criminal behavior, often committing different types of crimes (Ades & Mishra, 2021). Additionally, 5% of participants reported that they had to abandon their families' negative habits (such as frequenting bars, alcoholism, and domestic violence), and another 5% envisioned what their lives would look like in the future if they were not poor. This finding is consistent with the literature review section of this thesis, which highlights that many participants who were hopeful before transitioning to the middle class often imagined their future success. These responses are linked to cognitive processes and how thoughts can influence behaviors and emotions (Yu & Blader, 2019). Most participants viewed themselves as the protagonists of their journeys out of poverty. Supporting this perspective, one participant, Noah, stated, "I have what I have today because I worked hard, made a plan, and did the right things to achieve my goals." It is important to note that Noah explicitly mentioned that he made a plan to achieve his goals. This underscores the relevance of hope theory in this analysis, as it involves a cognitive process rather than mere optimism. Seeking mental health support was noted by 5% of the participants, appearing at the bottom of the table.

The fifth identified category pertains to social and familial support. These findings align with Bernardo's (2010) ideas, which suggest that hope can be fostered by an individual's family. 24% of participants indicated that they fought for their children, providing support in various ways (financial, housing, emotional, etc.). They emphasized that their children were a significant motivation for their efforts to emerge from poverty. In this context, "fighting" refers to the challenges individuals face when attempting to overcome poverty. Continuing this discussion, Esther stated: "My husband and I had to share our car because we only had one. I would look for

jobs in the morning, and he would work in the afternoon. We didn't know what to do with our baby daughter as we needed childcare. We were discriminated against a lot and had enough money only to survive. Those days were tough.” This illustrates that their children's well-being was a strong motivator, contributing significantly to the participants' high levels of hope, which will be discussed in the next section. 19% of participants reported that they were able to emerge from poverty because they dated or married the right person. Esther further stated: “My husband and I had and have the same goals, and we work hard to achieve them. It is important to have your spouse's support when overcoming poverty.” The identification of familial support as a primary category in this ranking raises an important question: Do parents advocate for their children out of a sense of responsibility, instinct, love, or ethics, or do they also derive psychological benefits from their children? Scholars such as Liu et al. (2018) discovered that certain parasitic wasps obtain nutrients from their larvae and may die if separated from them. This analogy prompts an intriguing question: What psychological benefits or 'nutrients' do parents gain from their children that motivate them to strive and overcome poverty? This area warrants further investigation in future research.

They attributed positive values to their partners or spouses and explained that these values positively influenced them. They stated that the support from these individuals was vital in their process of emerging from poverty. It is justifiable to assert that overcoming poverty is more attainable through communal support and social networks than through solitary efforts. This aligns with the responses to Question 3, "Factors within your family that helped you overcome poverty," where having a supportive family emerged as one of the top three categories. Additionally, 10% of participants indicated that connecting with their communities was a significant factor in their transition to the middle class, and another 10% disclosed that

developing positive social relationships benefited them tremendously. In support of this perspective, Jacob stated: "When I opened my barbershop, I was able to learn from my clients, especially those who were highly educated or wiser than me. Connecting with my community through my clients gave me new knowledge, education, and values that I was not familiar with. I am who I am today due to my social connections."

Positive financial management is the sixth identified category, and it formed a distinct cluster encompassing the following three responses: "We were good at budgeting" (14%), "We were good at saving money" (14%), and "We paid our debt" (5%). These responses indicate that possessing positive values, familial support, and high levels of hope are not sufficient on their own for overcoming poverty. Effective management of family finances was also critical for these participants.

Ten percent of the sample stated that obtaining their own place to live was imperative for transitioning into the middle class, making it the seventh identified category. The concept of having their own residence is associated with feelings of independence, which will be discussed in subsequent paragraphs. Echoing this idea, Emely said, "I think overcoming poverty is about independence. You need to fight to create your own life, to have your own car, and your own place to live. Finding my own place to live was crucial, along with the feeling that I could do it on my own. Feeling independent and having a bit of confidence that you can do it is important."

**Table 8***Question 2: Internal factors that helped you overcome poverty*

<b>Answers</b>	<b>Percentages</b>
I maintained a sense of hope	76%
I maintained a sense of faith	62%
I wanted to escape hunger, abuse, and trauma	52%
I was ambitious	48%
I exhibited strong drive	43%
I possessed a strong work ethic	43%
I aspired to achieve a better quality of life for myself	29%
I aspired to provide a better quality of life for my children	29%
I demonstrated responsibility	29%
I upheld positive human values	24%
I wanted to distinguish myself from those around me, including extended family and neighborhood members	19%
I had confidence in my abilities	19%
I possessed a strong desire to succeed	19%
I demonstrated perseverance	14%
I exhibited courage	14%
I possessed intrinsic motivation	10%
I had entrepreneurial skills	10%
I demonstrated independence	10%
I exhibited a fighting spirit	10%
I enjoyed feeling accomplished	10%
I had knowledge that helped me secure and maintain a better job over time	10%
I became wiser and more mature	10%
We observed others prosper, which made us believe we could do it too	5%
I improved my mindset	5%
I was willing to put in the work	5%
I maintained an optimistic outlook	5%
I had the correct attitude	5%
I demonstrated mental strength	5%
I held myself accountable	5%
I am kind and care for others	5%
I am skilled at developing social relationships	5%
I showed initiative	5%
I faced my fears and took action despite being afraid	5%
I discovered a career and found my passion	5%

Table 8 presents the responses to Question 2. The thematic analysis is provided following Table 9, which outlines the key categories and their associated rankings related to Question 2.

**Table 9**

*Key categories and associated rankings related to question #2*

<b>Categories</b>	<b>Ranking</b>
Hope, drive, and ambition	1
Faith	2
Positive personal attributes and values	3
Possessing the aspiration to alleviate suffering or attain specific objectives	4
Possessing the knowledge required to secure a better job and the ability to maintain it over time	5
Positive mental attributes	6

The most common responses to the question "What internal factors helped you overcome poverty?" are associated with hope, drive, and ambition. Under this initial identified category, hope leads with 76% of the responses, followed by ambition (48%), drive (43%), intrinsic motivation (10%) and initiative (5%). Participants recognized that these personal attributes were crucial in facing the challenging transition to the middle class. They disclosed that once they identified their goal of emerging from poverty, they created pathways to achieve it. While some participants described themselves as inherently hopeful individuals, the majority articulated their sense of hopefulness using the aforementioned expressions. Others explicitly disclosed to the PI that they possessed motivation, set goals, and created plans to achieve those goals. It is noteworthy that the concept of hope elicits the highest frequency of responses related to human values. Willpower, or determination as described by several participants, was predominantly

perceived not as an intrinsic quality but as one driven by substantial motivational factors, such as faith (62% of responses). It is important to note that agency is a foundational motivational component in hope theory. Following this idea, Abraham stated, "My mom and siblings were hopeful individuals. I think having hope for a better future is important. I don't know if we were more hopeful than those around us, or if church and family made us that way, but we never lost hope of getting out of poverty, and we were able to achieve all our goals."

The second category is associated with maintaining a sense of faith, with 62% of the responses. Given that faith is associated with personal religious beliefs, it has been categorized separately. Regarding faith as a motivating factor, Hannah stated, "I know God helped us overcome poverty. He put the right people around us and gave my family the hope to achieve our goals. We had to escape the civil problems in my home country, and He opened a door in America for us to overcome poverty."

The third category is related to positive personal attributes and values. This category is derived from the responses I possessed a strong work ethic (43%), I demonstrated responsibility (29%), I upheld positive human values (24%), I had confidence in my abilities (19%), I demonstrated perseverance and exhibited courage (both 14%), I had entrepreneurial skills, demonstrated independence, and I exhibited a fighting spirit (the three responses each accounted for 10%), I became wiser and more mature, with 10%. The rest of the responses in this category such as I was willing to put in the work, obtained 5% of the responses. Observe that the first three categories represent a combination of elements from hope theory intertwined with human values. These categories also suggest that participants' motivation to overcome poverty was driven by both intrinsic attributes, such as hope and ambition, and extrinsic motivating factors, such as the desire and need to escape hunger, abuse, or trauma (understanding that this hunger,

abuse, or trauma was caused by external factors). Along with this idea, Michael stated, "Even though we were poor, my family taught us strong work and life values. Working hard and being honest were part of being good people. I see now that those values were the cornerstone of escaping poverty."

The four identified category in this ranking relates to possessing the aspiration to alleviate suffering or attain specific objectives. Additional significant motivational factors identified include a desire to stop experiencing hunger, abuse, or trauma (52%), a desire for a better life for themselves (29%), a desire for a better life for their children (29%), a wish to be different from those around them and a strong desire to succeed (both 19%), and we observed others prosper, which made us believe we could do it too, with 5%. Participants recognized that living below the poverty line was associated with certain behaviors and anti-values. Within the scope of this second category, Eva stated: "My relatives and friends had no goals, they didn't want to go to college, and would waste all their money on entertainment only. They did not save or plan a future for themselves." All participants disclosed to the PI that understanding why families stay below the poverty line is crucial when attempting to emerge from poverty. As previously discussed, they were able to identify both the elements that can keep someone in poverty and those that can help families transition into the middle class. While all participants disclosed that transitioning into the middle class was an extremely difficult journey, each member of the sample agreed that it was a perfectly achievable goal. The pertinent question is whether the participants' belief in their ability to achieve their goals stems from their actual success or if their experiences suggest that anyone can effectively escape poverty by following the same path taken by the participants in this study.



The fifth category identified in participants' responses pertains to having the knowledge necessary to secure and maintain better employment over time (10%). This percentage aligns with the 10% of participants who reported starting a small business in response to Question 1.

The sixth identified category relates to positive mental attributes: improving one's mentality or way of thinking (5%), demonstrating mental strength (5%), and facing one's fears (5%). Note that hope is conceptualized as a cognitive theory, as it necessitates the individual's formulation of plans to achieve goals. Consequently, based on the participants' responses, the emergence of poverty can also be understood as a cognitive process. Table 10 presents the responses to Question 3. The thematic analysis is provided following Table 11, which outlines the key categories and their associated rankings related to Question 3.

**Table 10***Question 3: Factors within your family that helped you overcome poverty*

<b>Answers</b>	<b>Percentages</b>
My children served as a significant motivation for my efforts to overcome poverty	52%
My parents had shared goals that unified their efforts towards improving our circumstances	52%
I grew up in a supportive home environment	48%
My family provided financial support	43%
My family maintained a sense of unity	33%
My spouse offered substantial support	33%
A family member verbally motivated, inspired, and believed in me, recognizing my intelligence	33%
Rules and discipline guided me towards the right path	33%
Our household included two working adults	29%
My family had a strong father figure who served as a positive leader	24%
My family provided material support, including clothing and personal care items.	24%
My family expressed love and affection towards me	24%
My family exemplified a strong work ethic	24%
My family placed a high value on formal education	19%
My parents were willing to make sacrifices	19%
My family provided emotional support	14%
Certain family members instilled confidence in me	14%
My family effectively utilized available community resources	14%
My family held high expectations for my achievements	10%
My family assisted with household chores, babysitting, and laundry to enable me to work or study	10%
My family had access to transportation (a car)	10%
My parents maintained a positive and optimistic attitude	10%
My parents encouraged me to save money	5%
My family upheld positive values	5%
My family demonstrated respect for others	5%
My family provided prayer support	5%
My family exhibited courage	5%
My family taught me the importance of independence	5%
We established boundaries with our extended family	5%
My family maintained a strong faith	5%

**Table 11***Key categories and associated rankings related to question #3*

<b>Categories</b>	<b>Ranking</b>
Factors within the family that provided motivation	1
Unity within the family, characterized by shared goals and mutual support	2
Support provided by family members	3
The presence of rules, discipline, and guidance within the family	4
The household included two working adults	5
The presence of a strong father figure who served as a positive leader	6
The family exhibited a strong work ethic	7
Formal education was highly valued by my family	8
The parents were willing to make sacrifices for their children	9
The family possessed knowledge on how to utilize available community resources	10
The family held high expectations	11
The family had access to transportation	12
The family maintained a positive or optimistic attitude toward life	13

Among all the responses to Question 3, "factors within your family that helped you overcome poverty," motivating familial factors emerged as the primary category. Two prominent responses were: "My children were a motivation for me to fight" (52%) and "someone within my family verbally motivated me, inspired me, believed in me, or thought I was smart" (33%). The desire to provide a better quality of life for their children appeared to significantly fuel participants' levels of hope. Familial verbal motivation also emerged as a crucial factor, as illustrated by Israel's statement: "Since I was a kid, my aunt always told me that I was smart and talented, and that I could do anything I desired." Similarly, Sara remarked: "Although my

grandmother gave us tough love, she always encouraged us verbally to be better and to be ambitious. She told us that it was possible to achieve our goals if we were disciplined."

Family unity emerges as the second category in this ranking. Shared goals among parents, along with family unity, occupy the first position with 33% of the responses. Participants identified collective hope—hope shared by more than one individual or by a group of people (Pizarro et al., 2022)—as a significant element within their households. Parents had a shared desire to emerge from poverty and collaboratively found or created pathways to achieve that goal. Their willpower was driven by the desire to provide a better life for their children, serving as a key motivating factor. 33% of participants indicated that their families' unity was instrumental in achieving this goal. Regarding this topic, Esther stated: "I remember we would sleep on inflatable mattresses. We didn't have furniture and we owned a very old car. But my parents had a clear goal of taking us out of poverty, they had big dreams, and they fought together for us. We were a very united family compared to many other families that we knew in all social classes."

The third category identified among these responses is familial support. Participants stated that they felt exceptionally supported by their families in various areas, and this support was crucial in their process of emerging from poverty. The general statement "I had a supportive home" was mentioned by 48% of participants, followed by 43% who specified financial support. Additionally, 33% of participants indicated that their spouses were supportive, while 24% noted that their families provided specific material items, such as clothing and personal care products, which were necessary for their transition into the middle class. Regarding this category, Eva stated: "When I was homeless, my grandfather would give me basic items that helped me get a job, housing, and go back to college. These were small items that helped me with my physical

needs, but also made me feel emotionally supported by my extended family." Moreover, 24% of participants disclosed that their families gave them love, 14% mentioned receiving emotional support and confidence, 10% received assistance from family members with household chores such as babysitting and laundry to enable them to work or study, and 5% stated that they received prayer support from their family members.

The fourth identified category in this ranking pertains to the rules, discipline, and guidance provided by the participants' parents, which helped steer them toward the right path (33%). This idea is consistent with findings published by J-PAL (2018), which indicate that intentional discipline and guidance can help low-income teenagers overcome poverty and avoid criminal activities. Following this idea, Jacob stated, "In my neighborhood, we were all poor, but there were differences among us. Some joined gangs or dropped out of school, while others had strong families guiding them on the right path. I was lucky to have a mom with a strong character who kept me out of trouble."

Twenty nine percent of participants stated that they were able to transition into the middle class because there were two working adults in the household. This becomes the fifth identified category in this set of responses. Having more than one working adult in a home appears to significantly increase the family unit's income (Kramer et al., 2019). Along with this view, Mary said, "My parents always worked hard, and if one of them couldn't work, my older brother would pitch in with extra income. Having multiple adults working at the same time really made a difference compared to my friends' families."

The sixth category emerged from the response "my family had a strong father figure who was also a positive leader" (24%). These participants recognized that having a father figure during their upbringing helped them emerge from poverty. Regarding this category, Abraham

stated: “I stopped being poor as soon as my dad got involved with me. My parents were divorced, but my dad would make time to spend with me and my sister, and he would support us financially. He guided me and gave me a type of emotional support that is unique, something I couldn't get from anybody else. For an African American boy living in Oklahoma, this was important because many of my friends at the time did not have a father figure in their lives as I did. I was very lucky to have my dad with me growing up.”

The seventh identified category, also represented by 24% of the responses, relates to participants stating that their families had a strong work ethic. It is important to note that the recognition of this factor as imperative is also evident in the responses to Question 2 (internal factors that helped you overcome poverty), where work ethic received 43% of the responses.

The eighth category, identified by 19% of the responses, is "My family valued formal education." The perceptions and attitudes of participants' families toward formal education significantly influenced the participants' own views and their subsequent enrollment in technical colleges and universities. Within the context of this eighth category, Elijah stated: “My parents definitely expected me to go to college. We were poor, but they knew that the only way to stop being poor was by attending college. They found a way for me to go to college. It was hard, but I made it just fine.”

The ninth identified category is associated with the statement "my parents were willing to make sacrifices for us (children)," also with 19% of the responses. This statement underscores the challenges encountered by individuals striving to escape poverty. It also highlights that those who aspire to transcend their low-income status are prepared to invest considerable effort into achieving this goal. Reflecting on the sacrifices made by her parents for her family to emerge from poverty, Ruth stated: “There were days in which my siblings and I ate together, but I did

not see my parents eating. That is how I knew we were very poor, because there was not enough food at home for everyone, and my parents would make sacrifices for us and continue working no matter what difficulties we were facing as a family.”

The tenth identified category pertains to the capacity of families to take advantage of the resources available in the community (14%). This element will recur as a significant factor in subsequent sections, where it will be thoroughly analyzed.

Ten percent of participants indicated that their parents had high expectations for them (11th category), that their family had access to a car, which facilitated their ability to work and/or study (12th category, transportation), and that their parents maintained a positive or optimistic attitude toward life (13th category). This positive attitude is consistent with the high levels of hope evidenced in responses to the previous question.

Five percent of the individuals assessed indicated that their parents encouraged them to save, had positive values, respected others, exhibited courage, taught them to be independent and to establish boundaries with extended family, and maintained faith. Due to the low percentage of these responses, a new category was not created for them. Table 12 presents the responses to Question 4. The thematic analysis is provided in Table 13, which outlines the key categories and their associated rankings related to Question 4.

**Table 12***Question 4: External factors that facilitated your emergence from poverty*

<b>Answers</b>	<b>Percentages</b>
Employment opportunities	48%
Access to healthcare and welfare services	43%
Relocation	38%
Church provided me with financial assistance, emotional support, and spiritual guidance	38%
Education beyond high school	33%
A friend in the middle class supported me	33%
Communal support, support from social environments	29%
My employer gave me the opportunity to grow (promotion, higher pay, etc.)	24%
Social connections gave me knowledge, guidance, and wisdom to succeed	24%
Someone inspired me (leaders, teachers, professors, television characters, community mentors)	24%
Housing assistance from friends	19%
Financial support from friends	19%
Support agencies such as the Salvation Army, social workers	19%
I got a higher paying job	19%
I had more than one job at the same time	14%
A friend helped me get a job	14%
I got to see other realities that inspired me to do better	14%
Emotional support from a friend	10%
The U.S. Military	10%
Life insurance	10%
The public school system	5%
Loans	5%
Motivational speakers	5%
Mental therapist	5%
Being at risk motivated me to stop being poor	5%
Oklahoma DHS paid for my housing and education when I turned 22	5%
A housing program	5%
Sports gave me discipline and kept me out of trouble.	5%
My tribe	5%
Scholarships	5%



**Table 13***Key categories and associated rankings related to question #4*

---

<b>Categories</b>	<b>Ranking</b>
Employment	1
Welfare and support agencies	2
Relocation	3
Education beyond high school	4
Support from friends	5
Communal support (or support from social environments)	6
Financial support	7

---

Macro-economic factors once again emerge as prominent features among these categories. Welfare and support agencies rank second in this analysis, which underscores the relevance of incorporating Luhmann's Systems Theory. These macro-level factors are identified as the most significant elements for questions 1 and 4, as well as the primary reasons participants cited for their experiences of poverty. Employment availability was identified as the most significant external factor in emerging from poverty by 48% of participants within the employment category (category #1). Although the majority highlighted job availability, 24% of respondents emphasized the importance of professional growth opportunities provided by their employers, such as promotions, which facilitated higher incomes. These participants expressed gratitude towards both current and past employers for these opportunities. Additionally, 19% of respondents indicated that securing a higher-paying job was crucial in their journey out of poverty. Furthermore, 14% believed that holding more than one job simultaneously was essential for overcoming poverty. This included situations where multiple family members, such as parents or older siblings, contributed by working two jobs. Abigail, one of the participants,

reflected on her experience: "Having one or two jobs was key for my family's transition into the middle class. Later in life, when my employer promoted me and increased my salary, I was able to buy a house and send my daughter to college. I am still with the same company, and they even supported me in attending college while working for them. I believe good employers play an important role in helping poor families emerge from poverty." These answers underscore the multifaceted role that employment and supportive employers play in the economic mobility of individuals and families, highlighting the importance of job availability, professional growth opportunities, and the collective effort of family members in achieving financial stability.

The second major category identified in these responses is the importance of welfare and support agencies in social mobility. Among the participants, 43% indicated that medical services and welfare were essential in their journey towards upward mobility. Additionally, 38% reported that their churches provided critical economic, emotional, and spiritual support, aligning with research that highlights the significant role of churches as key social agencies in the United States (Nordentoft et al., 2014). Moreover, 19% of respondents acknowledged the contribution of additional support agencies, such as the Salvation Army and social workers from various social service organizations, in facilitating their economic mobility. Another 10% of participants noted that the U.S. Army played a crucial role by offering work opportunities and education, aiding in their transition to the middle class. Furthermore, 5% mentioned the impact of the public school system, the Oklahoma Department of Human Services (for providing housing and covering educational expenses), various housing programs, their tribes, and scholarships from multiple organizations. Hanna's testimony exemplifies the impact of these support systems: "My arrival to Tulsa was smooth. Social workers from different agencies assisted my family in securing an apartment, jobs, and community resources. Ten years later, we own a house and live in the

middle class.” These findings underline the multifaceted support provided by welfare services and agencies, highlighting their critical role in aiding individuals and families in their pursuit of economic stability and social mobility. These social organizations operate beyond familial and communal systems, falling within what is generally referred to as macro-systems (Tam et al., 2020).

The third identified category is relocation, with 38% of participants indicating that moving to an area with more job opportunities was crucial in their efforts to escape poverty. Elijah's account illustrates this category: "We lived in about three different cities before we arrived in Tulsa. My parents were willing to move because they knew they had to find the right place with the best available jobs. My sister and I are now attending college, and both of my parents have salaries that have helped us remain in the middle class." Relocation ranked third among the responses to the question about specific actions taken to overcome poverty. These testimonies highlight the importance of geographic mobility in accessing better employment opportunities and achieving economic stability. Relocation can provide access to more robust job markets, higher wages, and improved living conditions, which collectively contribute to upward social mobility. This finding is consistent with existing literature that emphasizes the role of spatial mobility in economic advancement and poverty reduction (e.g., Clark, 2013; Massey, 1990).

The fourth category identified is the significance of education beyond high school, as reflected by 33% of the responses to question #4. Emely highlighted the transformative impact of advanced education on her income and job stability: "I remember the days when I earned very little. Today, I make significantly more because I have a master's degree. I am currently pursuing a doctorate, knowing that it will enable me to earn even more and secure a more stable job."

Similarly, Jacob emphasized the importance of formal education and certification in his professional success: "If it weren't for my barbering skills and certification, I wouldn't have my barbershop. This allows me to earn a high income and connect with people who teach me valuable new things every day. With my current income, I can afford a house and provide my family with the life my mother couldn't give me." These testimonials emphasize the critical role of post-secondary education in achieving economic stability and upward social mobility. Higher education and vocational training not only enhance earning potential but also provide individuals with the skills and credentials necessary to secure better job opportunities and professional growth. This category is supported by extensive literature demonstrating the positive correlation between higher education and economic outcomes (Autor, 2014; Oreopoulos & Petronijevic, 2013). An intriguing observation regarding the 21 participants is that none of them consider themselves to be below the poverty line after transitioning into the middle class. This finding highlights the success of various factors and support systems in facilitating sustained economic stability and upward mobility for these individuals. The participants' experiences highlight the effectiveness of interventions and personal strategies that contributed to their economic advancement and ability to maintain a middle-class status.

The fifth identified category in the ranking is support from friends. 33% of participants indicated that a friend in the middle class provided various forms of valuable assistance. Specifically, 19% of respondents reported that a friend offered housing and financial support, 14% mentioned that a friend helped them secure employment, and 10% disclosed receiving emotional support from a friend. While familial support emerged as the most significant factor in the responses to the previous question, the support received from friends was also highly significant, second only to assistance from welfare and support agencies. Addressing this

category, Michael shared his experience: “When my friend’s grandmother passed away, he invited me to move in with him (rent free). His kind gesture allowed me to work and go to nursing school. Without my friend’s help, I wouldn’t be a nurse or a college professor today. Having a supportive friend in the middle class was key in my personal journey out of poverty.” These responses emphasize the critical role of social networks in providing both tangible and intangible support, which significantly contributes to economic mobility. As previously stated, the literature supports the notion that social capital, including friendships, plays a vital role in facilitating access to resources, opportunities, and emotional support necessary for overcoming poverty (Granovetter, 1973; Putnam, 2000).

The sixth identified category is communal support, or support from social environments, which was highlighted by 29% of respondents. This category includes assistance or inspiration from multiple individuals or groups during the participants' transition to the middle class. Specifically, 24% of participants reported that social connections provided them with the knowledge, guidance, and wisdom necessary for success. Similarly, 24% indicated that they were inspired by individuals in their communities, such as leaders, teachers, professors, television characters, and community mentors. Abraham provided a notable reflection on the influence of television shows and characters: “Once we were able to buy a television (back in the day, we could not access shows easily as we do today from our phones), I felt more connected with my community. I was informed through local channels, and characters from some shows inspired me to overcome poverty. As a teenager, I aspired to be like the successful characters I watched on inspiring television shows. Additionally, motivational speakers aired on public television motivated me to pursue a path to the middle class.” Furthermore, 14% of respondents mentioned that exposure to different, often better, social realities inspired them to emerge from

poverty. Another 5% stated that motivational speakers, whether from their communities, local churches, or other venues, played a significant role in motivating them to succeed. Jacob shared his experience: “While working at my first job, I met many people who inspired me to do better. Seeing their realities made me believe I could also achieve what they had—owning a house and having a stable income. I viewed them as leaders and motivational speakers. The sermons from my mom’s pastor also motivated me to build a better life for myself.” These reflections accentuate the critical impact of communal support and social environments in providing both tangible and intangible resources that facilitate economic mobility. Putnam (2000) and Coleman (1988) corroborate the importance of social capital and communal networks in enhancing access to opportunities and fostering hope.

The seventh identified category encompasses financial support, as indicated by two closely related responses. Specifically, 10% of participants reported that they were able to continue their transition into the middle-class using funds from a life insurance policy following the death of a parent. Additionally, 5% of participants stated that having access to loans facilitated their ability to purchase a home and attend college. These findings highlight the importance of financial instruments such as life insurance and loans in providing the necessary resources for economic advancement. The availability of life insurance funds can offer critical financial stability during times of loss, enabling continued upward mobility. Similarly, access to loans can provide essential capital for significant investments in housing and education, which are pivotal for long-term socioeconomic improvement. This category aligns with existing literature emphasizing the role of financial resources and support systems in enhancing economic mobility and stability (Barr, 2012; Dynan, 2012).

At the bottom of the identified categories, 5% of participants reported that receiving services from a mental health therapist significantly aided their transition into the middle class. Additionally, these participants noted that the experience of being at risk served as a powerful motivator to escape poverty, and participation in sports provided the discipline necessary to overcome economic hardships and avoid trouble. A noteworthy finding from the responses to question #4 is that all participants identified involvement in criminal activity as a factor that perpetuates poverty. This underscores the critical role of mental health support, motivational factors, and structured activities like sports in fostering economic stability and preventing engagement in criminal behavior. These insights align with existing literature emphasizing the importance of mental health services in promoting well-being and economic advancement (Stagman & Cooper, 2010). Research supports the notion that sports and physical activities can instill discipline, promote social integration, and reduce the likelihood of criminal involvement (Bailey et al., 2013). The motivational aspect of risk has been recognized as a significant driver for positive change and socioeconomic mobility (Schunk et al., 2008).

Table 14 presents the responses provided for question #5. A thematic analysis is offered subsequently, following Table 15, which delineates the key categories and their respective rankings associated with question #5.

**Table 14**

*Question 5: Among all the factors discussed, what would you say are the most important?*

---

<b>Answers</b>	<b>Percentages</b>
They are all important as they function interconnectedly	76%
My family and my children were a motivation for me to emerge from poverty	62%
Faith	14%
Employment	10%
Work ethic	10%
Communal support and social support	10%
Social connections gave me the knowledge to succeed	10%
Independence	10%
Church	5%
Education	5%
Being responsible with my job	5%
A friend supported me with housing	5%
Ambition	5%
I made the correct personal choices	5%
Mental strength	5%
The aspiration to escape poverty, end abuse, and heal from trauma	5%
Teachers' verbal motivation	5%
Hope	5%
My father's determination	5%
Positive personal values	5%

---



**Table 15***Key categories and associated rankings related to question #5*

<b>Categories</b>	<b>Ranking</b>
All identified factors operate in an interconnected way	1
Family and children as a motivator to emerge from poverty	2
Faith	3
Employment	4
Communal and social support	5
Personal values and choices	6

For the first identified category, participants did not attribute their success to a single factor. Instead, they emphasized that emerging from poverty requires a combination of internal, familial, and external factors, as discussed in the responses to the previous four questions. This finding aligns with the literature reviewed for this study, which emphasizes that the process of emerging from poverty is influenced by a combination of internal, external, and macro-level factors. These interconnected elements collectively contribute to the complex and multifaceted nature of achieving economic mobility. This result also emphasizes the complexity of the poverty emergence process, highlighting that multiple elements must coexist for a low-income family to transition into the middle class. Participants described poverty as a traumatic experience, with achieving economic mobility being a significant challenge for most individuals in this study. The nuanced understanding of these findings aligns with existing literature, which emphasizes the multifaceted nature of poverty and the need for comprehensive strategies to address it (Duncan & Brooks-Gunn, 1997; Sen, 1999). Internal factors such as personal motivation and hope, familial support including emotional and financial assistance, and external factors such as access to education, employment opportunities, and social services, collectively

play crucial roles in facilitating economic mobility (Mayer, 1997; Wilson, 1987). This response also supports the use of multiple conceptual frameworks for studying the emergence of poverty.

With 62% of the responses, the category of family and children as motivators to emerge from poverty emerged as the second most significant category for this final question. This percentage is notably higher than that of subsequent categories, indicating its prominence as the most significant single motivating factor. The responses suggest that family and children have a direct impact on individuals' levels of hope, serving as a powerful external motivator. While it is challenging to determine from the participants' responses whether these individuals were inherently predisposed to high levels of hope, the influence of strong external motivating factors, such as family and children, is undeniable. These factors likely contribute significantly to their high levels of hope, facilitating their drive to overcome poverty. Specialized literature supports the crucial role of family and children in motivating individuals to achieve economic mobility, highlighting the importance of familial support and the desire to provide better opportunities for children as key factors in fostering hope among individuals facing economic hardship (Elder & Conger, 2000; Masten & Reed, 2002). Supporting this idea, Ruth shared, "Now that you ask me, I realize how traumatic and difficult being poor was. Something had to give me the energy and motivation to keep fighting. Having a loving husband and children who gave me love was crucial in overcoming poverty. I honestly believe they gave me the motivation and energy to get out of poverty. They still give me the motivation to keep going, even now that I'm middle class."

The third category identified from this list of responses is faith, which was mentioned by 14% of participants. Additionally, 5% of participants highlighted the role of the church as an important factor in their process of emerging from poverty. This underscores the significance of spiritual and religious support in providing hope and motivation. Faith was identified as the

second most common response to question #2, which asked about the internal factors that helped individuals overcome poverty.

Employment emerged as the fourth category, with 10% of participants emphasizing its importance. This finding is noteworthy given that employment was ranked more prominently in responses to earlier questions. Within this category, work ethic was noted by 10% of participants, and responsibility at work was mentioned by 5%.

The fifth category is communal and social support, with 10% of participants identifying it as a crucial factor. Social connections that provided the knowledge to succeed were also highlighted by 10% of participants, while 5% mentioned receiving housing support from a friend.

Personal values and choices constitute the sixth category, encompassing independence (10%), ambition (5%), making the correct personal choices (5%), mental strength (5%), and general positive personal values (5%). These elements highlight the role of individual attributes and decision-making in achieving economic mobility.

Responses at the bottom of the list displayed considerable variation, with each option receiving a low percentage of selections: formal education beyond high school (5%), the desire to stop being poor or to stop abuse and trauma (5%), teachers' verbal motivation (5%), and hope and determination inspired by a father, each with 5%. It is important to note that this final question focused exclusively on identifying the most significant factors among all the elements previously highlighted by participants. This comprehensive analysis reflects the multifaceted nature of poverty emergence and underlines the interplay between various personal, social, and structural factors.

## **Intrinsic versus Extrinsic Hope**

Although most participants reported having high levels of hope and intrinsic factors related to this theory, such as ambition and drive (as indicated in responses to question #2), all individuals disclosed to the PI that external elements were the primary drivers of these elevated levels of hope. This is evident in the responses discussed in previous sections, where recurrent statements included "I wanted something better for my children," "someone motivated me to be better," etc.

In the context of this study, while faith is an internal motivating factor, it was often instilled in participants through their families or communal groups such as churches or faith-based organizations like the Salvation Army. Therefore, the high levels of hope observed in this sample appeared to be facilitated by both external (e.g., family support, verbal motivation from others) and internal factors (e.g., personal ambition and resilience), suggesting a dynamic interplay between these elements.

This study does not provide sufficient data to determine whether participants were inherently predisposed to developing high levels of hope. However, the findings align with existing literature that emphasizes the importance of both external support systems and internal personal attributes in fostering hope (Masten & Reed, 2002; Snyder, 2002b).

## **Axial Coding at Second and Third Levels**

Following an exhaustive axial coding process of the previously presented information, adhering to the methodologies outlined by Strauss and Corbin (1990), the subsequent categories have been discerned for second-level axial coding. These categories are delineated in Table 16. Table 17 presents the third-level axial coding following the parameters proposed by Suddick et

al. (2020). These parameters have been meticulously applied to ensure the thorough analysis and accurate categorization of the data.

**Table 16***Second level axial coding*

<b>Overarching Themes</b>	<b>Categories</b>	<b>Detailed Narrative</b>
Trauma of poverty	Poverty is traumatizing Transitioning to middle class improved mental health	Abigail: “I still feel some trauma from being poor, but now that I'm in the middle class, I'm definitely starting to heal.”
Motivation to Participate	High motivation to help others transition to middle class	Ephraim: “Poverty is awful, and I don't want anyone to go through it. If I can help others escape it, count me in.”
Cognitive Mechanisms of Poverty Emergence	Participants disclosed reasons for family poverty voluntarily Understanding and narrating poverty and transition process was common	Elijah: “We made a detailed plan to escape poverty and followed it carefully. It was tough, but we did it.”
Causes of Family Poverty	Low-paying jobs and lack of formal education Mindset and macroeconomic factors Family dysfunction and single-mother households Parental abandonment or criminal activities	Mary: “I'm sure we were poor because of our mindset and behavior. Our family had issues and addictions. Once I changed, I made it to the middle class.”
Overcoming Poverty	Hard work, education, and relocation were critical Support from family, positive mindset, and avoiding negative behaviors were key Financial management (budgeting and saving) was essential	Ruth: “We worked hard, and my dad got a formal education. We also moved to Tulsa. We had a strong family, saved money, and did the right things with the right mindset.”
External Support Factors	Employment, healthcare, and welfare services were crucial Support from churches, friends, and community networks Inspirational figures and opportunities for better employment	Israel: “I wouldn't be where I am without my tribe. They supported me financially, and even when I was poor, I had medical insurance. My mentors inspired me to do better, and I worked my way to the middle class.”

**Table 17***Third level axial coding*

<b>Overarching Themes</b>	<b>Categories</b>	<b>Detailed Narrative</b>
Psychological Impact and Community Involvement	Transition from poverty significantly improved mental health Community contributions as part of healing	Ana: “Poverty definitely affected my mental health. Now that I'm in the middle class, I'm more stable, thanks to my community's support.”
Educational and Professional Efforts	Education beyond high school as a major factor in overcoming poverty Participants' narratives highlighted the role of higher education and skill development	Myriam: “Without my education, I'd still be stuck in a low-paying job. Education means everything to me; it was my key to escaping poverty.”
Familial and Community Support	Strong family support systems were critical in overcoming poverty Unity and shared goals within the family fostered resilience	Aaron: “My parents had the same goals, and my siblings and I overcame poverty by sharing those goals. We're a united family.”
Cognitive Understanding of Poverty	Participants' narratives focused on understanding the reasons for poverty Cognitive realization of the need for careful planning and financial management	Esther: “My parents understood why we were poor, so they planned carefully to get us out of it. We were good at budgeting.”
Structural and Macro-level Influences	Influence of macroeconomic conditions and systemic issues like education and employment opportunities Role of government and welfare systems in providing essential support	Hannah: “We moved to Tulsa to escape poverty. Government and philanthropic organizations helped us transition into the middle class.”
Personal Attributes and External Influences	Interplay between intrinsic hope, personal drive, and external motivating factors Influence of social and communal environments on individual success	Abraham: “My mom was always hopeful. Our family had support from relatives, our church, and close friends.”

Experiencing poverty was universally traumatizing; however, transitioning to the middle class significantly improved mental health. Community contributions, such as Israel's bicycle giveaways, played a crucial role in personal healing. Participants exhibited a strong motivation to assist others in transitioning from poverty, underscoring the importance of education and sound decision-making. Jacob's narrative highlighted the significance of hard work and education in attaining middle-class status. Participants voluntarily disclosed the reasons behind their families' poverty, demonstrating a profound cognitive understanding of its causes and potential solutions. Noah's story emphasized the importance of planning and financial prudence. Overcoming poverty was facilitated by strong familial support, unity, and shared goals. Families provided essential emotional, financial, and material support, which was instrumental in their transition to the middle class. Employment opportunities, healthcare, welfare services, and support from friends, churches, and community networks were pivotal external factors. Inspirational figures and opportunities for professional growth also played a significant role. The interplay between intrinsic hope, personal ambition, and external motivational factors was evident. Participants' success stories were driven by a combination of personal attributes and supportive external environments. This comprehensive analysis highlights the multifaceted nature of poverty and underscores the importance of a combination of internal, familial, and external factors in achieving economic mobility.



## **Chapter Six: Conclusion**

Given that most peer-reviewed publications on poverty emergence primarily focus on the experiences and perceptions of those currently living below the poverty line, it is crucial to further explore the experiences and perceptions of individuals who have successfully transitioned out of poverty. Participants in this study demonstrated a profound understanding of both the factors that contributed to their families' initial descent into poverty and the elements that facilitated their transition into the middle class. By examining these perspectives, studies such as the one presented in this thesis can significantly contribute to the ongoing development of this area of research. This approach aligns with the literature that emphasizes the importance of understanding resilience and upward mobility within impoverished populations (Elder & Conger, 2000; Masten & Reed, 2002). Such insights can inform the design of more effective policies and interventions aimed at facilitating economic mobility and reducing poverty on a broader scale.

All participants indicated that experiencing poverty was traumatizing. Transitioning into the middle class significantly improved their mental health, as illustrated by Israel's statement about healing from childhood sadness through community engagement and business ownership. The detrimental impact of poverty on mental and physical well-being is well-documented in the literature. Research shows that poverty is associated with higher levels of stress, depression, and anxiety, contributing to long-term psychological trauma (Evans & Kim, 2013; Santiago et al., 2011). Transitioning out of poverty and gaining economic stability can lead to significant improvements in mental health, as individuals experience reduced stress and enhanced self-esteem and life satisfaction (Costello et al., 2003). Given these findings, it is imperative for legislators and local leaders to continue their efforts in combating poverty. Addressing the socioeconomic determinants of health can significantly improve the mental and physical well-

being of citizens. Comprehensive policies and community-based interventions are essential to mitigate the adverse effects of poverty and support individuals in achieving economic stability and improved quality of life.

Participants' willingness to contribute to this study reflects their high motivation. They expressed a desire for other low-income families to achieve a similar economic mobility experience. The crucial roles of employment and formal education beyond high school are unquestionable. Employment was identified as the most crucial factor in overcoming poverty, with 67% of the participants attributing their success to hard work and obtaining higher-paying jobs. Formal education beyond high school was the second most significant factor, with 57% of the participants acknowledging its importance in their economic mobility processes.

Relocation emerged as a highly effective strategy for facilitating social mobility, with 48% of the participants moving to areas that offered better employment opportunities and access to educational institutions. This strategy aligns with hope theory, which emphasizes goal setting and planning for a better future. Communal support and strategic relocation to areas with better opportunities seem to be effective plans for overcoming poverty. These actions demonstrate the participants' proactive approach to improving their socioeconomic status.

Participants also recognized the substantial influence of cognitive and behavioral factors such as positive thinking and decision-making, with 29% attributing their success to these features. Participating individuals also highlighted the importance of avoiding negative behaviors and adopting a proactive mindset. Based on the data collected, positive and intentional cognitive and behavioral improvements are essential for overcoming poverty. These advances include adopting a positive mindset, a hopeful attitude, making wise decisions, and avoiding detrimental behaviors.

Familial support, particularly from children and spouses, was an important identified factor among responses. Strengthening familial systems within the poor cluster seems to be a significant idea to be considered by the city of Tulsa. Participants highlighted the role of shared goals among couples or partners, emotional and financial support, and a supportive home environment in their success.

External support from welfare agencies, churches, and social workers was relevant for most participants. They seemed to significantly benefit from medical services, housing assistance, and educational opportunities provided by different social and communal organizations.

From the data collected and analyzed, it is evident that overcoming poverty is not attributable to a single factor but requires a combination of multiple internal, familial, and external factors. The interaction of all these elements highlights the complexity of economic mobility. High levels of hope and motivation, driven by both intrinsic attributes and extrinsic factors such as familial support, are essential for economic mobility. The data collected suggests that while intrinsic hope could be critical, external motivators play a significant role in nourishing high levels of hope.

Access to formal education beyond high school and stable well-paying employment are fundamental in transitioning out of poverty. It is significant that many individuals in this study did not pursue college degrees. Instead, they achieved upward social mobility and transitioned into the middle class through obtaining certifications in fields such as CNA (Certified Nursing Assistant), barbering, and real estate. Obtaining formal education not only provides financial stability but it can also foster personal growth and development (Khan et al., 2022).

The data collected does not support the conclusion that participants inherently possessed high levels of hope or intrinsic motivation. However, all participants emphasized that their motivation to overcome poverty was significantly driven by both internal factors and external influences, such as faith and their love for their children. Subsequently, findings suggest that the attention should be focused on the motivating factors that help individuals transition above the poverty line. Effective poverty alleviation requires robust support systems that intentionally facilitate familial, social, and institutional support. This type of comprehensive approach could potentially ensure that low-income individuals can have the necessary resources and motivation to achieve economic mobility.

Understanding poverty emergence through the lenses of the protagonists of this process is a significant aspect to consider based on the results of this study. Currently, the city of Tulsa has multiple programs in place that aim to assist families in the economic mobility process. These initiatives should ponder including the perceptions of those who have successfully experienced social mobility. This approach not only represents a scientific method for facilitating economic mobility but also has the potential to serve as a more effective strategy for promoting economic advancement. External supports such as medical services and welfare were described as key components of the poverty emergence process. The promotion of communal supports is essential.

The fact that most participants recognized in the responses given to question #5 that all identified internal and external factors helped them overcome poverty in an interconnected way, demonstrates that poverty emergence is a complex process in which all these factors should be considered, studied, and facilitated.

It is imperative to continue exploring the factors that assist low-income individuals and families in overcoming poverty. In this context, it is also important to investigate what fosters hope in individuals, beyond merely identifying those with high levels of extrinsic hope. A similar study is recommended to identify individuals who initially lacked high levels of hope but transitioned to having high levels of this crucial psychological attribute.

### **Possible Contributions of this Investigation to the study of Poverty Emergence**

Based on the findings of this study, several elements have been identified that could potentially contribute to advancing the literature on both poverty and hope. A study of this nature has not been previously conducted in the city of Tulsa, nor has it been published in peer-reviewed journals as of the defense of this thesis. Given that poverty manifests differently across regions due to economic, cultural, and geographical factors, the findings of this dissertation could significantly contribute to the ongoing research on poverty emergence specific to Tulsa. This localized insight is essential for developing tailored interventions and policies to address poverty in this unique context.

This study elucidates that Snyder's hope theory serves as a robust and pragmatic framework for understanding the internal factors contributing to the emergence of poverty. Furthermore, the theoretical contributions by Bernardo (2010) provide substantial insights into the communal and cultural elements that can enhance hope among individuals striving to overcome poverty. The analysis of the various themes demonstrates that both integrated models are effective in enhancing our understanding of these thematic categories. Additionally, the integration of a supplementary conceptual framework that incorporates elements such as welfare and medical services is warranted, as these external factors were identified as significant in the poverty emergence process experienced by the participants. From this perspective, the study

advances existing theories by illustrating that the emergence from poverty and the levels of hope are influenced by a confluence of psychological individual factors, elements within familial and communal systems, and macro-level features such as welfare, medical services, and economic factors. This reflection underscores that overcoming poverty is not solely contingent upon the individual's personal attributes, but is also profoundly affected by familial, community, and broader systemic factors governed by entities such as governmental agencies.

All participants demonstrated an understanding of the reasons for their poverty and shared this information with the PI, revealing a unique and noteworthy cognitive process during the interviews. Participants believed that their ability to escape poverty was largely due to their understanding of the initial causes of their impoverishment. It is important to note that participants were never explicitly asked why they were poor; however, each participant felt compelled to articulate the factors that had kept their families below the poverty line before explaining the elements that aided in their emergence from poverty. This cognitive process is closely linked to hope theory, as identifying the reasons for their poverty appeared to assist participants in devising or discovering effective pathways to overcome it. Given that all participants successfully rose above poverty, this phenomenon underscores the importance of exploring the perspectives of individuals who have experienced both poverty and its alleviation. Further investigation into this phenomenon is warranted.

Participants did not disclose whether they were innately endowed with high levels of hope; however, they did indicate that external factors, such as familial support, significantly influenced their hope levels. The emphasis on external influences observed among all participants underscores the necessity of examining the elements that enhance individuals' levels of hope. While the findings of this phenomenological study do not ascertain that the participants

were inherently hopeful, they do suggest that hope was partially cultivated through robust external factors, which is coherent with Bernardo's proposal and other similar studies (Dixson et al., 2019; Gerard & Zoller Booth, 2015; Jones et al., 2021; Springer et al., 2020). Therefore, the importance of identifying the sources of motivation in individuals confronting adversity, poverty, or psychopathologies appears to be a reasonable inference from the collected data. Notably, much of the literature on hope predominantly emphasizes intrinsic hope, with considerably less focus on the external factors that contribute to making a person hopeful (Duggleby et al., 2012; Martin, 2014; Meirav, 2009; Snyder et al., 1991). For this perspective, this dissertation could possibly contribute to the reflection on this important matter. Macro-systems such as welfare programs, tribal economic support, and medical services can also play a significant role in fostering hope among low-income individuals. The consideration of these macro-systems is crucial in the current study of hope.

All participants described poverty as a barrier they were capable of overcoming. They did not perceive the transition to the middle class as an unattainable goal. This finding contradicts contemporary views that attribute poverty to genetic or historical factors, as discussed by authors such as Clark (2014) and Herrnstein and Murray (1994). While this dissertation does not aim to critique these perspectives, the results of this study indicate that most participants firmly believe that with strong determination and proper planning, overcoming poverty, though challenging, is achievable.

The responses obtained from participants emphasized the importance of having the right mindset and a strong set of values to overcome poverty. This finding is significant as it suggests that, for this sample, overcoming poverty is a rational process that relies on positive human values.

Due to the high number of responses indicating that family was a significant supporting factor in overcoming poverty, familial systems emerged as the most important system among this sample of individuals who successfully transitioned out of poverty. Given its apparent importance as a social system in the lives of these participants, further research should be conducted to explore the role of familial support. Specifically, the strong bond that parents feel for their children, as indicated by participants stating they "fought for their children," should be investigated as a crucial factor for increasing hope levels in low-income households. Affection provided by their families was not sufficient on its own; participants also indicated that having rules and discipline was imperative for overcoming poverty.

Most participants acknowledged that the factors facilitating poverty emergence discussed during the interviews function in an interconnected manner. This underscores the importance of addressing multiple elements rather than focusing on a single factor. The author of this study contends that modern intellectuals often seek a singular solution to complex issues. However, as demonstrated by the responses to question #5, all factors identified in this investigation operate synergistically. Therefore, programs designed to assist low-income individuals in overcoming poverty should adopt a holistic approach, addressing all relevant factors simultaneously.



## References

- Ades, J., & Mishra, J. (2021). Education and crime across America: Inequity's cost. *Social Sciences, 10*(8), 283. <https://doi.org/10.3390/socsci10080283>
- Agasisti, T., Longobardi, S., Prete, V., & Russo, F. (2021). The relevance of educational poverty in Europe: Determinants and remedies. *Journal of Policy Modeling, 43*(3), 692–709. <https://doi.org/10.1016/j.jpolmod.2020.03.015>
- Aizava, P. V. S., Codonhato, R., & Fiorese, L. (2021). Association of self-efficacy and mental toughness with sport performance in Brazilian futsal athletes. *Frontiers in Psychology, 12*, Article 694270. <https://doi.org/10.3389/fpsyg.2021.694270>
- Allcott, H., Diamond, R., & Dubé, J.-P. (2019). Moving beyond "food deserts": Reorienting United States policies to reduce disparities in diet quality. *PLOS Medicine, 16*(12), e1002973. <https://doi.org/10.1371/journal.pmed.1002973>
- Alper, K., Huber, E., & Stephens, J. D. (2021). Poverty and social rights among the working age population in post-industrial democracies. *Social Forces, 99*(4), 1710–1744. <https://doi.org/10.1093/sf/soaa073>
- Alroey, G. (2015). Two historiographies: Israeli historiography and the mass Jewish migration to the United States 1881-1914. *The Jewish Quarterly Review, 105*(1), 99–129. <https://doi.org/10.1353/jqr.2015.0004>
- AreaVibes. (2024). Cost of living in Tulsa, OK. AreaVibes. Retrieved from <https://www.areavibes.com/tulsa-ok/cost-of-living/>
- Armstrong, P. (2024, June 6). Phenomenology. Retrieved July 5, 2024, from Brown University website: [https://www.brown.edu/Departments/Joukowsky\\_Institute/courses/architecture\\_ebodyperformance/1065.html#:~:text=The%20modern%20founder%20of%20phenomen](https://www.brown.edu/Departments/Joukowsky_Institute/courses/architecture_ebodyperformance/1065.html#:~:text=The%20modern%20founder%20of%20phenomen)

ology,(zu%20den%20Sachen%20selbst)

- Arnau, R. C., Rosen, D. H., Finch, J. F., Rhudy, J. L., & Fortunato, V. J. (2010). Longitudinal effects of hope on depression and anxiety: A latent variable analysis. *Journal of Personality, 75*(1), 43–63. <https://doi.org/10.1111/j.1467-6494.2006.00432.x>
- Aurini, J. D., Heath, M., & Howells, S. (2021). *The how to of qualitative research* (2nd ed.). SAGE Publications.
- Australian Housing and Urban Research Institute (AHURI). (2023). Unaffordable housing has big impacts on people living in poverty – but solutions do exist. Retrieved from <https://www.ahuri.edu.au>
- Autor, D. H. (2014). Skills, education, and the rise of earnings inequality among the "other 99 percent". *Science, 344*(6186), 843-851. <https://doi.org/10.1126/science.1251868>
- Avanzando Juntos. (2024, April 3). *Access to Capital*. Loans. Retrieved April 3, 2024, from <https://www.ajtulsa.org/loans/>
- Bailey, G. C., Jr. (2020). *Beating the odds: Perseverance and its influence on male students' perceptions in overcoming generational poverty* (Publication No. 28345815) [Doctoral dissertation, East Tennessee State University]. Digital Commons. Retrieved April 7, 2024, from <https://dc.etsu.edu/etd/3834/>
- Bailey, R., Hillman, C., Arent, S., & Petitpas, A. (2013). Physical activity: An underestimated investment in human capital? *Journal of Physical Activity and Health, 10*(3), 289–308. <https://doi.org/10.1123/jpah.10.3.289>
- Bambra, C., Smith, K. E., & Pearce, J. (2019). Going upstream – an umbrella review of the macroeconomic determinants of health and health inequalities. *BMC Public Health, 19*(1), 1678. <https://doi.org/10.1186/s12889-019-7846-2>

- Banda-Mutalina, I. (2023). Microfinance in sub-Saharan Africa: Responding to the voices of poor people. *Transformation, 40*(1), 86–89.
- Bandura, A. (1997). *Self-efficacy: The exercise of control*. W. H. Freeman.
- Barr, M. S. (2012). *No Slack: The Financial Lives of Low-Income Americans*. Brookings Institution Press.
- Bashir, A. Y., Moloney, N., Elzain, M. E., Delaunois, I., Sheikhi, A., O'Donnell, P., Dunne, C. P., Kelly, B. D., & Gulati, G. (2021). From nowhere to nowhere. Homelessness and incarceration: A systematic review and meta-analysis. *International Journal of Prisoner Health, 17*(4), 452-461. <https://doi.org/10.1108/IJPH-01-2021-0010>
- Bernardo, A. B. I. (2010). Extending hope theory: Internal and external loci of trait hope. *Personality and Individual Differences, 49*(8), 944–949. <https://doi.org/10.1016/j.paid.2010.07.036>
- Bernardo, A. B. I., & Resurreccion, K. F. (2018). Financial stress and well-being of Filipino students: The moderating role of external locus-of-hope. *Philippine Journal of Psychology, 51*(1), 33–61. <https://doi.org/10.31710/pjp/0051.01.02>
- Best Places. (2024). Tulsa, OK cost of living. Best Places. Retrieved from [https://www.bestplaces.net/cost\\_of\\_living/city/oklahoma/tulsa](https://www.bestplaces.net/cost_of_living/city/oklahoma/tulsa)
- Blackwell, E., & Pinder, P. J. (2014). What are the motivational factors of first-generation minority college students who overcome their family histories to pursue higher education? *College Student Journal, 48*(1), 45–56.
- Blair-Walcott, K. (2023). Comparative Analysis. In J. M. Okoko, S. Tunison, & K. D. Walker (Eds.), *Varieties of Qualitative Research Methods* (pp. 13-38). Springer. [https://doi.org/10.1007/978-3-031-04394-9\\_13](https://doi.org/10.1007/978-3-031-04394-9_13)

- Blanden, J., Gregg, P., & Macmillan, L. (2013). Intergenerational persistence in income and social class: The impact of within-group inequality. *Journal of the Royal Statistical Society: Series A (Statistics in Society)*, *176*(2), 541–563. <https://doi.org/10.1111/j.1467-985X.2012.01053.x>
- Bliss, L. A. (2016). Phenomenological research: Inquiry to understand the meanings of people's experiences. *International Journal of Adult Vocational Education and Technology*, *7*(3), 14–26. <https://doi.org/10.4018/IJAVET.2016070102>
- Boatman, M. (2014). *Academically resilient minority doctoral students who experienced poverty and parental substance abuse* (Publication No. 1649238444) [Doctoral dissertation, Walden University]. ProQuest Dissertations & Theses Global. Retrieved April 12, 2024, from <https://scholarworks.waldenu.edu/cgi/viewcontent.cgi?article=1132&context=dissertations&httpsredir=1&referer=>
- Boone, K., Roets, G., & Roose, R. (2018). Social work, poverty, and anti-poverty strategies: Creating cultural forums. *British Journal of Social Work*, *48*(8), 2381–2399. <https://doi.org/10.1093/bjsw/bcy006>
- Bradley, R. H., & Corwyn, R. F. (2002). Socioeconomic status and child development. *Annual Review of Psychology*, *53*, 371–399. <https://doi.org/10.1146/annurev.psych.53.100901.135233>
- Carswell, G., De Neve, G., & Ponnarasu, S. (2021). Good debts, bad debts: Microcredit and managing debt in rural south India. *Journal of Agrarian Change*, *21*(1), 122–142. <https://doi.org/10.1111/joac.12365>
- Castellanza, L. (2022). Discipline, abjection, and poverty alleviation through entrepreneurship: A constitutive perspective. *Journal of Business Venturing*, *37*(1).

<https://doi.org/10.1016/j.jbusvent.2020.106032>

Castro Baker, A., Grinnell-Davis, C. L., Ma, C., & Bragg, J. E. (2021). Revisiting hope's third pillar: Mattering, spirituality, and social connectedness among financially marginalized households. *Journal of Human Behavior in the Social Environment*, 31(5), 551–563.

<https://doi.org/10.1080/10911359.2020.1799898>

Cecchini, S. (2014). Social protection, poverty, and inequality: A comparative perspective.

*Journal of Southeast Asian Economies*, 31(1), 18–39. <https://doi.org/10.1355/ae31-1c>

Chance, N. L. (2021). You have to be resilient: A qualitative study exploring advice newcomer youth have for other newcomer youth. *Child and Adolescent Social Work Journal*. Springer.

Cheavens, J. S., Michael, S. T., & Snyder, D. K. (2005). The correlates of hope: Psychological and physiological benefits. In J. A. Elliott (Ed.), *Interdisciplinary perspectives on hope* (pp. 119-132). Nova Science Publishers.

Chen, L., & Cao, Q. (2020). Poverty increases the risk of incident cognitive impairment among older adults: A longitudinal study in China. *Aging & Mental Health*, 24(11), 1822–1827. <https://doi.org/10.1080/13607863.2019.1663491>

Chetty, R., Hendren, N., Kline, P., & Saez, E. (2014). Intergenerational social mobility: The United States in comparative perspective. *Quarterly Journal of Economics*, 135(2), 711-783. Retrieved from <https://academic.oup.com/qje/article/135/2/711/5687353>

Clark, G. (2014). *The son also rises: Surnames and the history of social mobility*. Princeton University Press.

- Clark, R. S., & Stubbeman, B. L. (2021). I had hope. I loved this city once: A mixed methods study of hope within the context of poverty. *Journal of Community Psychology, 49*(5), 1044–1062. <https://doi.org/10.1002/jcop.22421>
- Clark, W. A. V. (2013). *Immigrants and the American Dream: Remaking the Middle Class*. Guilford Press.
- Coleman, J. S. (1988). Social capital in the creation of human capital. *American Journal of Sociology, 94*(S1), S95-S120. <https://doi.org/10.1086/228943>
- Compton, M. T., & Shim, R. S. (2015). The social determinants of mental health. *Focus, 13*(4), 419-425. <https://doi.org/10.1176/appi.focus.130403>
- Cook, K. S., Cheshire, C., Rice, E. R. W., & Nakagawa, S. (2013). Social exchange theory. In J. DeLamater & A. Ward (Eds.), *Handbook of social psychology* (pp. 61-88). Springer. [https://doi.org/10.1007/978-94-007-6772-0\\_3](https://doi.org/10.1007/978-94-007-6772-0_3)
- Corn, B., Feldman, D., & Wexler, I. (2020). The science of hope. *The Lancet*. [https://doi.org/10.1016/S1470-2045\(20\)30210-2](https://doi.org/10.1016/S1470-2045(20)30210-2)
- Costello, E. J., Compton, S. N., Keeler, G., & Angold, A. (2003). Relationships between poverty and psychopathology: A natural experiment. *Journal of the American Medical Association, 290*(15), 2023–2029. <https://doi.org/10.1001/jama.290.15.2023>
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage Publications.
- Cubit. (2024, April 10). Oklahoma cities by population. *Oklahoma demographics*. Retrieved April 10, 2024, from [https://www.oklahoma-demographics.com/cities\\_by\\_population](https://www.oklahoma-demographics.com/cities_by_population)

- Cuesta, J., Negre, M., Revenga, A., & Silva-Jauregui, C. (2020). Is it really possible for countries to simultaneously grow and reduce poverty and inequality? Going beyond global narratives. *Oxford Development Studies*, 48(3), 256–270.  
<https://doi.org/10.1080/13600818.2020.1784864>
- Daowd, A., Kamal, M. M., Eldabi, T., Hasan, R., Missi, F., & Dey, B. L. (2021). The impact of social media on the performance of microfinance institutions in developing countries: A quantitative approach. *Information Technology & People*, 34(1), 25–49.  
<https://doi.org/10.1108/ITP-03-2018-0135>
- Denzin, N. K. (1978). *The research act: A theoretical introduction to sociological methods* (2nd ed.). McGraw-Hill.
- Dermott, E., & Main, G. (Eds.). (2017). *Poverty and social exclusion in the UK: Volume 1 – The nature and extent of the problem*. Bristol: Policy Press.
- Desmond, M. (2016). *Evicted: Poverty and profit in the American city*. Crown Publishers.
- Desmond, M., & Western, B. (2018). Poverty in America: New directions and debates. *Annual Review of Sociology*, 44(1), 305–318. <https://doi.org/10.1146/annurev-soc-060116-053411>
- Dijkema, C., & Van den Berg, L. (2021). The lived body and the socioeconomic environment: An embodied phenomenological approach to poverty. *Journal of Phenomenological Psychology*, 52(1), 24-45. <https://doi.org/10.1163/15691624-12341320>
- Dixson, D. D., Worrell, F. C., & Mello, Z. R. (2017). Hope and academic success in socioeconomic contexts: A multi-study approach. *Journal of Positive Psychology*, 12(3), 263-274. <https://doi.org/10.1080/17439760.2016.1167947>

- Dixson, D. D., Worrell, F. C., Olszewski-Kubilius, P., & Subotnik, R. F. (2019). Incorporating hope and positivity into educational policy. *Policy Insights from the Behavioral and Brain Sciences*, 6(1), 130-137. <https://doi.org/10.1177/2372732218812919>
- Duggleby, W., Hicks, D., Nekolaichuk, C., Holtslander, L., Williams, A., Chambers, T., & Eby, J. (2012). Hope, older adults, and chronic illness: A metasynthesis of qualitative research. *Journal of Advanced Nursing*, 68(6), 1211-1223. <https://doi.org/10.1111/j.1365-2648.2011.05919.x>
- Duncan, G. J., & Brooks-Gunn, J. (Eds.). (1997). *Consequences of Growing Up Poor*. Russell Sage Foundation.
- Dynan, K. E. (2012). Household deleveraging and the economic recovery. *Brookings Papers on Economic Activity*, 2012(1), 299-362. <https://doi.org/10.1353/eca.2012.0005>
- Economic Policy Institute. (2021). U.S. poverty rates higher, safety net weaker than in peer countries. *Economic Policy Institute*. Retrieved from <https://www.epi.org/publication/us-poverty-rates-higher-safety-net-weaker-than-in-peer-countries/>
- Edwards, R., & Irwin, S. (2010). Lived experience through economic downturn in Britain—perspectives across time and across the life-course. *Journal of Social Policy*, 39(2), 119-124. <https://doi.org/10.1017/S0047279410000012>
- EEqual. (2020). The impact of familial relationships on poverty and homelessness. <https://eequal.org/the-impact-of-familial-relationships-on-poverty-and-homelessness/>
- Elder, G. H., & Conger, R. D. (2000). *Children of the Great Depression: Social Change in Life Experience*. Westview Press.
- Englander, M. (2020). Phenomenological psychology and qualitative research. *Phenomenology and the Cognitive Sciences*, 19(3), 567-590. <https://doi.org/10.1007/s11097-020-09634-6>



- Eryong, X., & Xiuping, Z. (2018). Education and anti-poverty: Policy theory and strategy of poverty alleviation through education in China. *Educational Philosophy and Theory*, 50(12), 1101–1112. [10.1080/00131857.2018.1438889](https://doi.org/10.1080/00131857.2018.1438889)
- Evans, G. W., & Kim, P. (2013). Childhood poverty, chronic stress, self-regulation, and coping. *Child Development Perspectives*, 7(1), 43-48. <https://doi.org/10.1111/cdep.12013>
- Finlay, L. (2011). *Phenomenology for therapists: Researching the lived world*. Chichester: Wiley-Blackwell.
- Flick, U. (2004). Triangulation in qualitative research. In U. Flick, E. von Kardoff, & I. Steinke (Eds.), *A companion to qualitative research* (pp. 178-183). SAGE Publications.
- Forbes, J., & Sime, D. (2016). Relations between child poverty and new migrant child status, academic attainment and social participation: *Insights using social capital theory*. *Education Sciences*, 6. <https://doi.org/10.3390/educsci6030024>
- Fuchs, S. (2001). *Against essentialism: A theory of culture and society*. Harvard University Press.
- Gallagher, M. W., & Lopez, S. J. (2009). Positive expectancies and mental health: Identifying the unique contributions of hope and optimism. *Journal of Positive Psychology*, 4(6), 548-556. <https://doi.org/10.1080/17439760903157166>
- Garcia, A. S. (2018). *Parental involvement among low-income Filipinos: A phenomenological inquiry*. (Publication No. 324888592) [Doctoral dissertation, University of Nebraska-Lincoln]. Digital Commons. <https://digitalcommons.unl.edu/cehsdiss/304/>
- Gerard, J. M., & Zoller Booth, M. (2015). Family and school influences on adolescents' adjustment: The moderating role of youth hopefulness and aspirations for the future. *Journal of Adolescence*, 44, 1-16. <https://doi.org/10.1016/j.adolescence.2015.07.013>

- Gomis-Pomares, A., Villanueva, L., & Prado-Gascó, V. (2023). Does it run in the family? Intergenerational transmission of household dysfunctions. *Child & Adolescent Social Work Journal*, 40(3), 419–432. <https://doi.org/10.1007/s10560-021-00766-9>
- González-Bailón, S., & Wang, N. (2013). The bridges and barriers of social media connections: Social network analysis and the persistence of inequality. *American Behavioral Scientist*, 57(7), 943-964. <https://doi.org/10.1177/0002764213479365>
- Granovetter, M. S. (1973). The strength of weak ties. *American Journal of Sociology*, 78(6), 1360-1380. <https://doi.org/10.1086/225469>
- Guptill, A., & Peine, E. (2021). Feeding relations: Applying Luhmann’s operational theory to the food system. *Agriculture & Human Values*, 38(3), 741–752. <https://doi.org/10.1007/s10460-020-10185-8>
- Habitat for Humanity. (2022). The impact of housing affordability on the economy. Habitat for Humanity. Retrieved from <https://www.habitat.org>
- Harrison, A., & McMillan, M. (2007). On the links between globalization and poverty. *Journal of Economic Inequality*, 5(1), 123-134. <https://doi.org/10.1007/s10888-007-9046-6>
- Hennink, M. M., Kaiser, B. N., & Marconi, V. C. (2017). Code saturation versus meaning saturation: How many interviews are enough? *Qualitative Health Research*, 27(4), 591-608. <https://doi.org/10.1177/1049732316665344>
- Henry, M., Moffitt, T. E., Caspi, A., Langley, K., & Silva, P. (2021). Prospective longitudinal associations between adverse childhood experiences and adult mental health outcomes: A protocol for a systematic review and meta-analysis. *Systematic Reviews*. <https://doi.org/10.1186/s13643-021-01721-3>

- Herrnstein, R. J., & Murray, C. (1994). *The bell curve: Intelligence and class structure in American life*. Free Press.
- Himmelstein, K. E. W., & Venkataramani, A. S. (2019). Economic vulnerability among US female health care workers: Potential impact of a \$15-per-hour minimum wage. *American Journal of Public Health, 109*(2), 198–205. <https://doi-org.ezproxy.lib.ou.edu/10.2105/AJPH.2018.304801>
- Hirschl, T. A., Mohammed, A., Fagan, A., Houssock, C., & Bergh, L. (2023). International comparisons in fighting poverty: The poverty spotlight program in South Africa, the UK, and the US. *Journal of Poverty, 27*(1), 82–97. 10.1080/10875549.2021.2010868
- Høffding, S., & Martiny, K. M. (2015). Framing a phenomenological interview: What, why and how. *Phenomenology and the Cognitive Sciences, 15*(4), 539-564. <https://doi.org/10.1007/s11097-015-9433-z>
- Høffding, S., & Martiny, K. (2016). Can we trust the phenomenological interview? Metaphysical, epistemological, and methodological objections. *Phenomenology and the Cognitive Sciences, 15*(4), 539-570. <https://doi.org/10.1007/s11097-016-9477-x>
- Human Rights Watch. (2020, May 20). Continuing injustice: The centennial of the Tulsa race massacre. Human Rights Watch. [https://www.hrw.org/sites/default/files/media\\_2020/11/tulsa-reparations0520\\_web.pdf](https://www.hrw.org/sites/default/files/media_2020/11/tulsa-reparations0520_web.pdf)
- Husserl, E. (1970). *Logical investigations* (J. N. Findlay, Trans.). Routledge & Kegan Paul.
- Ibe, G. I., Monyei, F. E., Attamah, J. I., & Ukpere, W. I. (2023). The impact of entrepreneurship institutions on access to micro-financing for sustainable enterprise in an emerging economy. *Sustainability, 15*(9), 7425. <https://doi.org/10.3390/su15097425>

- International Monetary Fund. (n.d.). *Macroeconomic Policy and Poverty Reduction*. Retrieved from <https://www.imf.org/external/pubs/ft/exrp/macropol/eng/>
- Isserman, A. M. (2005). In the national interest: Defining rural and urban correctly in research and public policy. *International Regional Science Review*, 28(4), 465–499. <https://doi.org/10.1177/0160017605279000>
- Iversen, V., Krishna, A., & Sen, K. (2019). Beyond poverty escapes: Social mobility in developing countries: A review article. *World Bank Research Observer*, 34(2), 239–273. <https://doi-org.ezproxy.lib.ou.edu/10.1093/wbro/lkz003>
- Jackson, L. (2014). Rethinking education for the new normal: Formal versus informal and nonformal education and lifelong learning. In *SpringerLink*.
- Jansen, S. (2016). For a relational, historical ethnography of hope: Indeterminacy and determination in the Bosnian and Herzegovinian meantime. *History and Anthropology*, 27(4), 447–464. [10.1080/02757206.2016.1207637](https://doi.org/10.1080/02757206.2016.1207637)
- Jenkins, R., Bhugra, D., Bebbington, P., Brugha, T., Farrell, M., Coid, J., Fryers, T., ... & Meltzer, H. (2008). Poverty, social inequality and mental health. *Advances in Psychiatric Treatment*, 14(4), 276-284. <https://doi.org/10.1192/apt.bp.107.004614>
- Jiwani, S. S., & Himmelstein, D. U. (2023). Why do some countries do better or worse in life expectancy relative to income? An analysis of Brazil, Ethiopia, and the United States of America. *International Journal for Equity in Health*, 22(1). Retrieved from <https://equityhealthj.biomedcentral.com/articles/10.1186/s12939-023-01761-w>
- Jones, J. D., Boyd, R. C., & Hill, L. K. (2021). Protecting children with ADHD against loneliness: Familial and individual factors predicting hope. *Journal of Family Psychology*, 35(4), 482-491. <https://doi.org/10.1037/fam0000827>

- Joseph Rowntree Foundation. (2021). The links between housing and poverty. Retrieved from <https://www.jrf.org.uk>
- Journal of Participatory Research Methods (2020). Community Engagement in Crime Reduction Strategies: A Tale of Three Cities. *Journal of Participatory Research Methods*. Retrieved from <https://jprm.scholasticahq.com>
- J-PAL. (2018). *Preventing crime and violence with behavior change techniques*. The Abdul Latif Jameel Poverty Action Lab. Retrieved May 3, 2024, from <https://www.povertyactionlab.org>
- Kafle, N. P. (2011). Hermeneutic phenomenological research method simplified. *Bodhi: An Interdisciplinary Journal*, 5(1), 181-200. <https://doi.org/10.3126/bodhi.v5i1.8053>
- Kasara, K., & Suryanarayan, P. (2015). When do the rich vote less than the poor and why? Explaining turnout inequality across the world. *American Journal of Political Science*, 59(3), 613–627. <https://doi.org/10.1111/ajps.12129>
- Kern, M. L., Waters, L. E., Adler, A., & White, M. A. (2020). A new hope for positive psychology: A dynamic systems reconceptualization of hope theory. *Frontiers in Psychology*, 11, 1264. <https://doi.org/10.3389/fpsyg.2020.01264>
- Khan, N., Zafar, M., Okunlola, A. F., Zoltan, Z., & Robert, M. (2022). Effects of financial inclusion on economic growth, poverty, sustainability, and financial efficiency: Evidence from the G20 countries. *Sustainability*, 14(19), 12688. <https://doi.org/10.3390/su141912688>
- King, K. A., & Hermes, M. (2014). Promises and perils of positionality statements. *Annual Review of Applied Linguistics*, 34, 261-275. <https://doi.org/10.1017/S0267190514000143>

- Koo, H. J., Piff, P. K., & Shariff, A. F. (2022). If I could do it, so can they: among the rich, those with humbler origins are less sensitive to the difficulties of the poor. *Social Psychological and Personality Science*. Retrieved from Psychology Today.
- Koopman, C. (2011). Phenomenology and the problem of poverty. *Human Studies*, 34(4), 427-443. <https://doi.org/10.1007/s10746-011-9201-y>
- Korstjens, I., & Moser, A. (2018). Series: Practical guidance to qualitative research. Part 4: Trustworthiness and publishing. *European Journal of General Practice*, 24(1), 120-124. <https://doi.org/10.1080/13814788.2017.1375092>
- Kourkouta, L., Iliadis, C., Monios, A., & Papathanasiou, I. V. (2021). A Phenomenological Investigation of the Interplay Among Professional Worth Appraisal, Self-Esteem, and Self-Perception in Nurses: The Revelation of an Internal and External Criteria System. *Frontiers in Psychology*, 12, 700797. <https://doi.org/10.3389/fpsyg.2021.700797>
- Krafft, A., Guse, T., & Maree, D. (2020). Distinguishing perceived hope and dispositional optimism: Theoretical foundations and empirical findings beyond future expectancies and cognition. *Journal of Well-Being Assessment* 4. 217–243 (2020). <https://doi.org/10.1007/s41543-020-00030-4>.
- Kramer, K. Z., & others. (2019). Well-being and stability among low-income families: A 10-year review of research. *Journal of Family and Economic Issues*, 40(3), 423-439. <https://doi.org/10.1007/s10834-019-09625-1>
- Krishna, A. (2008). *Poverty, participation, and democracy: A global perspective*. Cambridge University Press.

- Krishna, A. (2009). *Moving out of poverty: Success from the bottom up*. World Bank Publications.
- Krishna, A. (2010). *One illness away: Why people become poor and how they escape poverty*. OUP Oxford.
- Krishna, A. (2011). *Why growth stalls: How nations experience economic change*. Oxford University Press.
- Krishna, A. (2017). *The broken ladder: The paradox and potential of India's one billion*. Penguin Random House India.
- Küpers, W. M. (2020). From the anthropocene to an 'ecocene' - eco-phenomenological perspectives on embodied, anthrocentric transformations towards enlivening practices of organizing sustainably. *Sustainability*, 12(9), 3633.  
<https://doi.org/10.3390/su12093633>
- Lal, R., Frongillo, E. A., & Allendorf, K. (2021). Urban poverty and nutrition challenges associated with accessibility to a healthy diet: a global systematic literature review. *International Journal for Equity in Health*, 20(1), 76. <https://doi.org/10.1186/s12939-021-01456-4>
- Lal, T. (2018). Impact of financial inclusion on poverty alleviation through cooperative banks. *International Journal of Social Economics*, 45(5), 807–827.  
10.1108/IJSE-05-2017-0194
- Lambright, K. T. (2010). An update of a classic: Applying expectancy theory to understand contracted provider motivation. *Administration & Society*, 42(4), 375–403.
- Lamont, M., Small, M. L., & Harding, D. J. (2010). *Reconsidering Culture and Poverty*. Retrieved from Harvard Scholar.

- Li, Y., Chen, K., Ding, R., Zhang, J., & Hao, Y. (2023). How do photovoltaic poverty alleviation projects relieve household energy poverty? Evidence from China. *Energy Economics*, 118. <https://doi.org/10.1016/j.eneco.2023.10651>
- Limbu, Y. B., Jayachandran, C., McKinley, C., & Choi, J. (2018). Exploring how structural and cognitive social capital influence preventive health behavior: Evidence from a bottom of the pyramid (BoP) population. *Health Education*, 118(5), 370–385. 10.1108/HE-09-2017-0045
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic Inquiry*. Sage Publications.
- Liu, X., Zhang, L., Li, Q., & Wang, G. (2018). Host regulation and nutritional exploitation by parasitic wasps. *Journal of Experimental Biology*, 221(5), 1-13. <https://doi.org/10.1242/jeb.172692>
- Lopez, S. J., & Snyder, C. R. (2009). *The Oxford handbook of positive psychology*. Oxford University Press. <https://doi.org/10.1093/oxfordhb/9780195187243.001.0001>
- Lopez, S. J., Snyder, C. R., & Teramoto Pedrotti, J. (2003). Hope theory and mental health: Understanding the links. *Journal of Positive Psychology*, 5(6), 548-556. <https://doi.org/10.1080/17439760310001503017>
- Luhmann, N. (1995). *Social systems*. Stanford University Press.
- Luthar, S. S., Cicchetti, D., & Becker, B. (2000). The construct of resilience: A critical evaluation and guidelines for future work. *Child Development*, 71(3), 543-562. <https://doi.org/10.1111/1467-8624.00164>
- Lybbert, T. J., & Wydick, B. (2018a). Poverty, aspirations, and the economics of hope. *Economic Development & Cultural Change*, 66(4), 709–753. 10.1086/696968



- Lybbert, T. J., & Wydick, B. (2018b). Hope and poverty in development economics. *In Handbook of Hope Theory and Research* (pp. 215-234). Oxford University Press.  
<https://academic.oup.com/edited-volume/28108/chapter/212215719>
- Mabi, M. N., O'Brien, H. L., & Nathan, L. P. (2023). Questioning the role of information poverty in immigrant employment acquisition: Empirical evidence from African immigrants in Canada. *Journal of Documentation*, 79(1), 203–223. 10.1108/JD-11-2021-0233
- Maddux, J. E., & Kleiman, E. M. (2016). Self-Efficacy. In V. Zeigler-Hill & T. K. Shackelford (Eds.), *Encyclopedia of Personality and Individual Differences*. Springer.
- Marbin, D., Gutwinski, S., Schreiter, S., & Heinz, A. (2022). Perspectives in poverty and mental health. *Frontiers in Public Health*, 10. <https://doi.org/10.3389/fpubh.2022.975482>
- Martin, A. (2014). Cancer research and hope: A case study. *Journal of Clinical Psychology*, 70(1), 15-20. [https://doi.org/10.1007/978-3-319-24612-3\\_1139](https://doi.org/10.1007/978-3-319-24612-3_1139)
- Massey, D. S. (1990). *American Apartheid: Segregation and the Making of the Underclass*. Harvard University Press.
- Masten, A. S., & Reed, M. J. (2002). Resilience in development. In C. R. Snyder & S. J. Lopez (Eds.), *Handbook of Positive Psychology* (pp. 74-88). Oxford University Press.
- Matthews, G. (2021). *Achieving your goals: An evidence-based approach*. Michigan State University Extension. Retrieved May 3, 2024, from [https://www.canr.msu.edu/news/achieving\\_your\\_goals\\_an\\_evidence\\_based\\_approach](https://www.canr.msu.edu/news/achieving_your_goals_an_evidence_based_approach)
- Maxwell, J. A. (2013). *Qualitative research design: An interactive approach* (3rd ed.). SAGE Publications.

- Mayer, S. E. (1997). *What Money Can't Buy: Family Income and Children's Life Chances*. Harvard University Press.
- Meirav, A. (2009). The standard account of hope: The search for a third factor. In A. Meirav (Ed.), *Philosophy of Hope* (pp. 222-223). Springer. [https://doi.org/10.1007/978-3-319-24612-3\\_1139](https://doi.org/10.1007/978-3-319-24612-3_1139)
- Messer, D. (2019). Policing, poverty, and racial inequality in Tulsa, Oklahoma. In *Policing, Poverty, and Racial Inequality in Tulsa, Oklahoma*. Human Rights Watch. <https://www.hrw.org/video-photos/interactive/2019/09/11/policing-poverty-and-racial-inequality-tulsa-oklahoma>
- Moustakas, C. (1994). *Phenomenological research methods*. SAGE Publications.
- Nation Swell. (2023, March). What we can learn from George Kaiser Family Foundation's place-based work in Tulsa, Oklahoma. Nation Swell. <https://nationswell.com/george-kaiser-family-foundation-tulsa/>
- National Academies of Sciences, Engineering, and Medicine. (2019). *A roadmap to reducing child poverty*. The National Academies Press. <https://doi.org/10.17226/25246>
- Navarro, R. L. (2015). Protective factors and processes contributing to the academic success of low-income students: A phenomenological qualitative study. *Webology*, 15(1). Retrieved from [https://webology.org/datacms/articles/20220310041802pmwebology%2015%20\(1\)%20-%2053%20pdf.pdf](https://webology.org/datacms/articles/20220310041802pmwebology%2015%20(1)%20-%2053%20pdf.pdf)
- Ngong, C. A., Onyejiaku, C. C., Fonchamnyo, D. C., Forgha, N. G., Aloysius, N. M., & Onwumere, J. U. J. (2023). Greenhouse gas emissions and poverty alleviation nexus in the Economic Commission of West African States. *Environmental Quality Management*, 32(3), 195–202. <https://doi-org.ezproxy.lib.ou.edu/10.1002/tqem.21893>

- Nordentoft, M., & others. (2014). Early intervention services for psychosis: The role of community and faith-based organizations. *Current Psychiatry Reports*, 16(11), 451-460. <https://doi.org/10.1007/s11920-014-0451-9>
- Ochi, A., Masoud, O., & Shuaibu, M. I. (2023). Economic growth and extreme poverty in sub-Saharan African countries: Non-linearity and governance threshold effect. *Journal of the Knowledge Economy*. <https://doi.org/10.1007/s13132-023-01421-7>
- OECD. (2023) *Poverty Rate*. OECD Data. <https://data.oecd.org/inequality/poverty-rate.htm>
- Oka, T., Enoki, H., Tokimoto, Y., Kawanishi, T., Minami, M., Okuizumi, T., & Katahira, K. (2017). Employment-related difficulties and distressed living condition in patients with hepatitis B virus: A qualitative and quantitative study. *BMC Public Health*, 17(1), 568. [10.1186/s12889-017-4476-7](https://doi.org/10.1186/s12889-017-4476-7)
- Oklahoma Policy Institute. (2024). *Latest poverty, health insurance data show that Oklahoma still has work to do*. OPI. <https://okpolicy.org/latest-poverty-health-insurance-data-show-that-oklahoma-still-has-work-to-do/>
- Oklahoma State University. (2023, March 30). New Oklahoma Psychiatric Care Center breaks ground. OSU News and Media. Retrieved from <https://news.okstate.edu/articles/health-sciences/2023/oklahoma-psychiatric-care-center-breaks-ground-osu-chs.html>
- Oluwole, O., Otaniyi, O. O., & Ana, G. R. E. (2012). Indoor air pollution from biomass fuels: A major health hazard in developing countries. *Journal of Public Health*, 20(6), 565-575. <https://doi.org/10.1007/s10389-012-0511-6>
- Orb, A., Eisenhauer, L., & Wynaden, D. (2001). Ethics in qualitative research. *Journal of Nursing Scholarship*, 33(1), 93-96.

- Oreopoulos, P., & Petronijevic, U. (2013). Making college worth it: A review of research on the returns to higher education. *The Future of Children*, 23(1), 41-65.  
<https://doi.org/10.1353/foc.2013.0001>
- Ortlipp, M. (2008). Keeping and using reflective journals in the qualitative research process. *The Qualitative Report*, 13(4), 695-705. <https://doi.org/10.46743/2160-3715/2008.1579>
- Owusu, A. A., & Agbedra, S. Y. (2021). A phenomenological study on recurrent teenage pregnancies in Effutu municipality, Ghana. *BMC Public Health*, 21(1), 223-237.  
<https://doi.org/10.1186/s12889-023-15074-3>
- Oyarzo, F. (2020). The cultural improvement theory. *New Trends and Issues Proceedings on Humanities and Social Sciences*, 7(3), 01–12. <https://doi.org/10.18844/prosoc.v7i3.5226>
- Oyarzo, F., Asher, T., DuBose, E., Smith, S., & Harrison, C. (2023). OECD countries' main contributors to families emerging above the poverty line. *International Journal of New Trends in Social Sciences*, 7(2), 29–37. <https://doi.org/10.18844/ijss.v7i2.9350>
- Pallagrosi, M., Fonzi, L., Picardi, A., & Biondi, M. (2014). Assessing clinician's subjective experience during interaction with patients. *Psychopathology*, 47(2), 111–118.  
<https://doi.org/10.1159/000353252>
- Partis, M. (2003). Hope in homeless people: A phenomenological study. *Primary Health Care Research & Development*, 4(1), 9-19. <https://doi.org/10.1191/1463423603pc118oa>
- Pathak, M., & Kuttippurath, J. (2022). Air quality trends in rural India: Analysis of NO<sub>2</sub> pollution using satellite measurements. *Environmental Science: Processes & Impacts*, 24(12), 2437–2449. <https://doi-org.ezproxy.lib.ou.edu/10.1039/d2em00293k>

- Pew Research Center. (2011, May 15). *Chapter 5: The monetary value of a college education*. Retrieved from <https://www.pewresearch.org/social-trends/2011/05/15/chapter-5-the-monetary-value-of-a-college-education/#:~:text=In%202009%2C%20the%20average%2025,associate%20degree%20earned%20about%20%2437%2C500>.
- Pharris, A. B., Munoz, R. T., & Hellman, C. M. (2022). Hope and resilience as protective factors linked to lower burnout among child welfare workers. *Children and Youth Services Review, 136*, 1-9. <https://doi.org/10.1016/j.childyouth.2022.106569>
- Pizarro, J., Rimé, B., & others. (2022). Social movements and collective behavior: An integration of meta-analysis and systematic review of social psychology studies. *Frontiers in Psychology, 10.3389/fpsyg.2022.1096877*
- Prášková, D. M., & Novotný, J. (2021). The rise and fall of the new alliance for food security and nutrition: A tale of two discourses. *Third World Quarterly, 42*(8), 1751–1769. [10.1080/01436597.2021.1877122](https://doi.org/10.1080/01436597.2021.1877122)
- Putnam, R. D. (2000). *Bowling alone: The collapse and revival of American community*. Simon and Schuster.
- Qu, L., & Weston, R. (2021). Financial journeys of Australian parents after separation – transitions into and out of poverty. *Australian Journal of Social Issues, 56*(1), 54–77. [10.1002/ajs4.115](https://doi.org/10.1002/ajs4.115)
- Rempel, M. (1996). Systems theory and power/knowledge: A foucauldian reconstruction of Niklas Luhmann's systems theory. *International Journal of Sociology and Social Policy, 16*(4), 58-90. <https://doi.org/10.1108/eb013250>

- Richter, M., & Dragano, N. (2017). How do macro-level structural determinants affect inequalities in mental health? – A systematic review of the literature. *International Journal for Equity in Health*, 16(1), 126. <https://doi.org/10.1186/s12939-017-0619-1>
- Ridley, M., Rao, G., Schilbach, F., & Patel, V. (2020). Poverty, depression, and anxiety: Causal evidence and mechanisms. *Science*, 370(6522). <https://doi.org/10.1126/science.aay0214>
- Roller, M. R. (2019). Reflexivity and interviewer bias in qualitative research. *Research Design Review*. Retrieved from <https://researchdesignreview.com/2019/07/23/reflexivity-and-interviewer-bias-in-qualitative-research/>
- Rosan, P. J. (2012). The poetics of intersubjective life: Empathy and the other. *The Humanistic Psychologist*, 41(3), 115-135. <https://doi.org/10.1080/08873267.2013.765801>
- Rosyadi, N. S., & Thamrin. (2020). Single mother role in the success of their children: A phenomenological study of single women in Makassar City. *Journal of Critical Reviews*, 7(15), 1421-1430. <https://doi.org/10.31838/jcr.07.15.180>
- Saldaña, J. (2015). *The coding manual for qualitative researchers* (3rd ed.). SAGE Publications.
- Santiago, C. D., Wadsworth, M. E., & Stump, J. (2011). Socioeconomic status, neighborhood disadvantage, and poverty-related stress: Prospective effects on psychological syndromes among diverse low-income families. *Journal of Economic Psychology*, 32(2), 218-230. <https://doi.org/10.1016/j.joep.2009.10.008>
- Scheier, M. F., & Carver, C. S. (1985). Optimism, coping, and health: Assessment and implications of generalized outcome expectancies. *Health Psychology*, 4(3), 219-247. <https://doi.org/10.1037/0278-6133.4.3.219>

- Schirmer, W., & Michailakis, D. (2015). The luhmannian approach to exclusion/inclusion and its relevance to social work. *Journal of Social Work, 15*(1), 45-64.  
<https://doi.org/10.1177/1468017313504607>
- Schunk, D. H., Pintrich, P. R., & Meece, J. L. (2008). *Motivation in Education: Theory, Research, and Applications*. Pearson/Merrill Prentice Hall.
- Scioli, A., & Biller, H. B. (2009). *Hope in the Age of Anxiety*. Oxford University Press.
- Schneider, C. (1991). Chile: The underside of the miracle. *NACLA Report on the Americas*. Retrieved from <https://nacla.org/article/chile-underside-miracle>
- Seidl, D., & Becker, K. H. (2005). *Niklas Luhmann and Organization Studies*. Liber & Copenhagen Business School Press.
- Sen, A. (1999). *Development as Freedom*. Oxford University Press.
- Shafir, E., & Mullainathan, S. (2013). Scarcity: Why having too little means so much. *Science, 339*(6123), 978-984. <https://doi.org/10.1126/science.1229390>
- Shenton, A. K. (2004). Strategies for ensuring trustworthiness in qualitative research projects. *Education for Information, 22*(2), 63-75. Retrieved from [https://www.pm.lth.se/fileadmin/\\_migrated/content\\_uploads/Shenton\\_Trustworthiness.pdf](https://www.pm.lth.se/fileadmin/_migrated/content_uploads/Shenton_Trustworthiness.pdf)
- Siddiqi, A., Sod-Erdene, O., Hamilton, D., Haeberle, N., & Heller, C. G. (2021). Structural interventions that affect racial inequities and their impact on population health outcomes: A systematic review. *BMC Public Health, 21*(1), 743. <https://doi.org/10.1186/s12889-021-10819-6>

- Smith, J. A., Flowers, P., & Larkin, M. (2009). *Interpretative phenomenological analysis: theory, method, and research*. Sage Publications.
- Smith, L. B., Karpman, M., Gonzalez, D., & Morriss, S. (2023). More than one in five adults with limited public transit access forgo health care because of transportation barriers. *Urban Institute*. Retrieved from <https://www.urban.org>
- Snyder, C. R. (2000). The past and possible futures of hope. *Journal of Social and Clinical Psychology, 19*(1), 11-28. <https://doi.org/10.1521/jscp.2000.19.1.11>
- Snyder, C. R. (2002a). Hope theory: Rainbows in the mind. *Psychological Inquiry, (4)*, 249-275. [https://doi.org/10.1207/S15327965PLI1304\\_01](https://doi.org/10.1207/S15327965PLI1304_01)
- Snyder, C. R. (2002b). Hope theory: A member of the positive psychology family. In C. R. Snyder & S. J. Lopez (Eds.), *Handbook of Positive Psychology* (pp. 257-276). Oxford University Press.
- Snyder, C. R., Cheavens, J., & Michael, S. T. (1999). Hoping. In C. R. Snyder (Ed.), *Coping: The psychology of what works* (pp. 205-231). Oxford University Press.
- Snyder, C. R., Feldman, D. B., Taylor, J. D., Schroeder, L. L., & Adams, V. H. (2000). The roles of hopeful thinking in preventing problems and enhancing strengths. *Applied and Preventive Psychology, 9*(4), 249-270. [https://doi.org/10.1016/S0962-1849\(00\)80003-7](https://doi.org/10.1016/S0962-1849(00)80003-7)
- Snyder, C. R., Harris, C., Anderson, J. R., Holleran, S. A., Irving, L. M., Sigmon, S. T., & Harney, P. (1991). The will and the ways: Development and validation of an individual differences measure of hope. *Journal of Personality and Social Psychology, 60*(4), 570-585. <https://doi.org/10.1037/0022-3514.60.4.570>



- Snyder, C. R., Irving, L. M., & Anderson, J. R. (2020). Hope and hopelessness: The role of hope in buffering the impact of hopelessness on suicidal ideation. *PLOS ONE*.  
<https://doi.org/10.1371/journal.pone.0236275>
- Snyder, C. R., Rand, K. L., & Sigmon, D. R. (2002). Hope theory: A member of the positive psychology family. In C. R. Snyder & S. J. Lopez (Eds.), *Handbook of positive psychology* (pp. 257-276). Oxford University Press.
- Springer, A. E., Wright, J. R., & Jordan, K. S. (2020). Disclosure of sexual abuse, and personal and familial factors as predictors of hope. *Journal of Child and Family Studies*, 29(10), 2918-2931. <https://doi.org/10.1007/s10826-020-01814-7>
- Stagman, S., & Cooper, J. L. (2010). Children's mental health: What every policymaker should know. *National Center for Children in Poverty*. <https://doi.org/10.7916/D8PG240C>
- Stange, K. C., & Glasgow, R. E. (2023). Unraveling implementation context: the Basel Approach for coNtextual ANALysis (BANANA) in implementation science and its application in the SMILe project. *Implementation Science Communications*. Retrieved from <https://implementationsciencecomms.biomedcentral.com/articles/10.1186/s43058-023-00325-7>
- Stebbins, S. (2021, November 8). Tulsa, OK Is Among the Most Dangerous US Metro Areas. *24/7 Wall St*. Retrieved from <https://247wallst.com/city/tulsa-ok-is-among-the-most-dangerous-us-metro-areas>
- Strauss, A., & Corbin, J. (1990). *Basics of qualitative research: Techniques and procedures for developing grounded theory*. Sage Publications.

- Strydom, M., & Kempen, E. (2021). Towards economic sustainability: How higher education can support the business operations of emerging clothing manufacturing micro enterprises. *International Journal of Sustainability in Higher Education*, 22(7), 1469–1486. [10.1108/IJSHE-05-2020-0153](https://doi.org/10.1108/IJSHE-05-2020-0153)
- Suddick, K. M., Cross, V., Vuoskoski, P., Galvin, K. T., & Stew, G. (2020). The work of hermeneutic phenomenology. *International Journal of Qualitative Methods*, 19, 1-14. <https://doi.org/10.1177/1609406920947600>
- Sugiharti, L., Purwono, R., Esquivias, M. A., & Rohmawati, H. (2023). The nexus between crime rates, poverty, and income inequality: A case study of Indonesia. *Economies*, 11(2), 62. <https://doi.org/10.3390/economies11020062>
- Tadele, G. (2019). Initiation into the street, challenges, means of survival, and perceived strategies to prevent plights among street children in Addis Ababa, Ethiopia: A phenomenological study design. *PLOS ONE*, 14(8), e0222411. <https://doi.org/10.1371/journal.pone.0222411>
- Tam, T. Y., Kwan, C. W., Li, A. M., Yip, P. S. F., & Chiu, M. Y. L. (2020). Perceived poverty and health, and their roles in the poverty-health vicious cycle: A qualitative study of major stakeholders in the healthcare setting in Hong Kong. *International Journal for Equity in Health*, 19(1), 197. <https://doi.org/10.1186/s12939-020-01209-2>
- Taylor, Z. E., & Conger, R. D. (2017). Promoting strengths and resilience in single-mother families. *Child Development*, 88(2), 350-358. <https://doi.org/10.1111/cdev.12741>
- Tiznado-Aitken, I., Muñoz, J. C., Hurtubia, R., & Carrasco, J. A. (2020). Accessibility barriers and perceived accessibility: Implications for public transport. *Urban Science*, 4(3), 36. <https://doi.org/10.3390/urbansci4030036>

- United States Census Bureau. (2023, February 26). How the Census Bureau measures poverty. Census. U.S. Government. Retrieved from <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>
- United States Census Bureau. (2024, June 19). *National Poverty in America Awareness*. U.S. Government. Retrieved from <https://www.census.gov/library/stories/2024/01/national-poverty-in-america-awareness-month-january-2024.html>
- Valdés, J. G. (1995). *Pinochet's Economists: The Chicago School in Chile*. New York: Cambridge University Press.
- Van den Akker, O., Weston, S. J., & Johnson, E. (2020). Protecting against researcher bias in secondary data analysis: Challenges and potential solutions. *European Journal of Epidemiology*, 35(1), 123-140. <https://doi.org/10.1007/s10654-020-00612-8>
- Van Dorn, A. (2019). The complexities of child poverty and health care in the USA. *The Lancet. Child & Adolescent Health*, 3(1), 10–11. [https://doi.org/10.1016/S2352-4642\(18\)30345-6](https://doi.org/10.1016/S2352-4642(18)30345-6)
- Van Manen, M. (1990). *Researching lived experience: Human science for an action sensitive Pedagogy*. State University of New York Press.
- Vives-Miró, S. (2022). The urbanization of poverty: Rethinking the production of unjust geographies. *Fennia*, 200(1), 41–51. <https://doi.org/10.11143/fennia.103192>
- Vroom, V. H. (1964). *Work and Motivation*. Wiley.
- Wheeler, S. (2023). Mental health and social inequality: Tackling disparities. *International Studies Quarterly*, 67(4), Article sqad075. <https://doi.org/10.1093/isq/sqad075>

- Williams, J. M., Greenleaf, A. T., Barnes, E. F., & Scott, T. R. (2019). High-Achieving, low-income students' perspectives of how schools can promote the academic achievement of students living in poverty. *Improving Schools*, 22(3), 224-236.  
10.1177/1365480219865180
- Wilson, W. J. (1987). *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. University of Chicago Press.
- Winer, A. C., & Thompson, R. A. (2013). *How poverty and depression impact a child's social and emotional competence*. Center for Poverty and Inequality Research, University of California, Davis. Retrieved May 7, 2024, from [https://poverty.ucdavis.edu/sites/main/files/file-attachments/cpi\\_brief\\_winer\\_thompson\\_2013.pdf](https://poverty.ucdavis.edu/sites/main/files/file-attachments/cpi_brief_winer_thompson_2013.pdf)
- World Bank. (2010). Microfinance: Breaking the cycle of poverty. WB. Retrieved April 23, 2024, from <https://documents1.worldbank.org/curated/en/521681468271809876/pdf/604270NEWS0San1the0Cycle0of0Poverty.pdf>
- World Bank. (2015). Evaluating poverty alleviation strategies in a developing country. *World Bank Economic Review*, 29. S77-S91. <https://doi.org/10.1093/wber/lhv017>
- World Bank. (2020). *Poverty and shared prosperity 2020: Reversals of fortune*. Washington, DC: WB. <https://doi.org/10.1596/978-1-4648-1619-9>
- World Bank Group. (2022). *Macro Poverty Outlook*. Retrieved from <https://www.worldbank.org/en/publication/macro-poverty-outlook>

- World Population Review. (2023). Immigration by country 2023. WPR. Retrieved April 21, 2024, from <https://worldpopulationreview.com/country-rankings/immigration-by-Country>
- World Population Review. (2024). Tulsa, Oklahoma Population 2024. WPR. Retrieved April 14, 2024, from <https://worldpopulationreview.com/us-cities/tulsa-ok-population>
- Xiulan, Y., & Yan, H. (2019). How humble families produce “successful descendants”: Class advancement from the perspective of cultural capital. *Chinese Education & Society*, 52(5–6), 301–320. 10.1080/10611932.2019.1693802
- Yin, R. K. (2017). *Case study research and applications: Design and methods* (6th ed.). SAGE Publications.
- Yu, S., & Blader, S. L. (2019). Power and status as potential mediators of the effects of social class. *Applied Research in Quality of Life*, 14(4), 897-912.  
<https://doi.org/10.1007/s11482-018-9631-6>

## Appendix A: IRB Approval Letter



**Institutional Review Board for the Protection of Human Subjects**  
**Approval of Initial Submission – Exempt from IRB Review – AP01**

**Date:** March 21, 2024

**IRB#:** 16706

**Principal Investigator:** Felipe A Oyarzo

**Approval Date:** 03/21/2024

**Exempt Category:** 2

**Study Title:** WHAT INTERNAL AND EXTERNAL FACTORS DO PREVIOUSLY LOW-INCOME INDIVIDUALS DESCRIBE AS KEY WHEN EMERGING FROM POVERTY?

On behalf of the Institutional Review Board (IRB), I have reviewed the above-referenced research study and determined that it meets the criteria for exemption from IRB review. To view the documents approved for this submission, open this study from the *My Studies* option, go to *Submission History*, go to *Completed Submissions* tab and then click the *Details* icon.

As principal investigator of this research study, you are responsible to:

- Conduct the research study in a manner consistent with the requirements of the IRB and federal regulations 45 CFR 46.
- Request approval from the IRB prior to implementing any/all modifications as changes could affect the exempt status determination.
- Maintain accurate and complete study records for evaluation by the HRPP Quality Improvement Program and, if applicable, inspection by regulatory agencies and/or the study sponsor.
- Notify the IRB at the completion of the project.

If you have questions about this notification or using iRIS, contact the IRB @ 405-325-8110 or [irb@ou.edu](mailto:irb@ou.edu).

Cordially,

A handwritten signature in black ink that reads 'Kendra L Williams-Diehm'.

Kendra Williams-Diehm, Ph.D.  
Vice Chair, Institutional Review Board

## Appendix B: Informed Consent

### Signed Consent to Participate in Research

University of Oklahoma

#### **Would you like to be involved in research at the University of Oklahoma?**

I am Felipe Oyarzo a student from the Organizational & Community PhD Program and I invite you to participate in my research (which is my doctoral thesis proposal) entitled WHAT INTERNAL AND EXTERNAL FACTORS DO PREVIOUSLY LOW-INCOME INDIVIDUALS DESCRIBE AS KEY TO EMERGING FROM POVERTY?. This research is being conducted in Tulsa, Oklahoma. You were selected as a possible participant because you have stated that at certain period of your life you experienced poverty for at least 2 years. You must be at least 18 years of age to participate in this research.

**Please read this document and contact me to ask any questions you may have BEFORE agreeing to participate in my research.**

**What is the purpose of this research?** This research aims to understand what internal and external elements help a person or a family overcome poverty.

**How many participants will be in this research?** 12 adult men and 13 adult women (ideally, 10 Caucasian, 6 Hispanic, 4 African American, 3 Native American, and 2 Asian participants.)

**What will I be asked to do?** If you agree to be in this research, you will be asked 8 questions regarding what helped you or your family overcome poverty. The questions will be asked once in one in-person interview.

**How long will this take?** Your participation will take between 60 to 90 minutes.

**What are the risks and benefits if I participate?** Risks for this interview have not been identified, and you might obtain a deeper understanding of what helped you overcome poverty.

**Questions that could be emotionally distressing:** It is possible that during the interviews you will have to recall memories associated to your past and that are associated to the years in which you considered yourself poor.

**Audio or video recorded data collection:** The interview will be audio-recorded to assure that your responses are coded accurately.

**Collection of demographic or geographic location data:** The information provided by you will remain confidential, and it is required for monitoring purposes.

**Data collected online or by a device and transmitted electronically:** The interview will be recorded, and the audio will be deleted one year after the interview took place.

**Will I be compensated for participating?** No, Participation in this study is voluntary.

**Who will see my information?** I will be the only one seeing your information. Your responses will be analyzed and commented in the thesis. Your name in this thesis will remain confidential.

You have the right to access the research data that has been collected about you as a part of this research. However, you may not access this information until the entire research has finished and

you consent to this temporary restriction.

**Do I have to participate?** No. If you do not participate, you will not be penalized or lose benefits or services unrelated to the research. If you decide to participate, you don't have to answer any questions and can stop participating at any time.

**Will my identity be anonymous or confidential?** Yes. Please check all the options that you agree to:

**What will happen to my data in the future?** It will be destroyed within one year after the thesis has been finished.

**Audio Recording of Research Activities** To assist with accurate recording of your responses, interviews will be recorded on an audio recording device. You have the right to refuse to allow such recording without penalty.

I consent to audio recording.  Yes  No

**Will I be contacted again?** Yes. After the interview, you will be contacted once over the phone to ensure that the information collected is accurate.

I give my permission for the researcher to contact me in the future.  Yes  No

**Who do I contact with questions, concerns, or complaints?** If you have questions, concerns, or complaints about the research or have experienced a research-related injury, contact me at (918) 698-1483, felipe.a.oyarzo-1@ou.edu

You can also contact the University of Oklahoma – Norman Campus Institutional Review Board (OU-NC IRB) at 405-325-8110 or [irb@ou.edu](mailto:irb@ou.edu) if you have questions about your rights as a research participant, concerns, or complaints about the research and wish to talk to someone other than the researcher(s) or if you cannot reach the researcher(s).

*You will be given a copy of this document for your records. By providing information to the researcher(s), I agree to participate in this research.*

Participant Signature	Print Name	Date
Signature of Researcher Obtaining Consent	Print Name	Date

Interpreter (if applicable): \_\_\_\_\_  
Signature: \_\_\_\_\_



## Appendix C: Participant's Collected Information

### Participant's Information

-Participant's name:

-Age

-Date of birth:

-Phone number:

-Email:

-Highest educational degree:

-Primary Language:

- Tribe:

-Tulsa resident? Yes No

-Were you born into poverty? Yes No

-Has the participant signed the informed consent sheet? Yes No

-Was the participant given a copy of the informed consent sheet? Yes No

-To protect privacy and confidentiality, what is the participant's pseudonym?

## **Appendix D: Participant's Information**

To safeguard the privacy and confidentiality of the participants, only information pertinent to the study is disclosed in this section. Additionally, participants' names have been replaced with pseudonyms to further ensure anonymity.

Emely currently cohabitates with her partner. She is unmarried and does not have children. In her disclosure to the PI, she revealed that she continues to grapple with significant trauma stemming from her experiences of poverty, abandonment, and abuse, compounded by the fact that her parents struggled with drug addiction. Emely also reported that mental health issues were prevalent within her family during her upbringing. Born and raised in Tulsa, she spent a portion of her life within the foster care system. At present, Emely is pursuing a PhD, indicating her commitment to advanced academic achievement despite her challenging background.

Elijah was born in Asia and subsequently relocated with his family to Europe before ultimately settling in Tulsa, Oklahoma. During their time in Tulsa, his family achieved middle-class status. Currently, Elijah is employed while also attending a college in Tulsa. Notably, all of his siblings are also pursuing higher education at this time. Elijah is bilingual, holds documented immigrant status, and is single with no children.

Abraham was born and raised in Tulsa, Oklahoma. He was raised by his mother and shared his household with his sister. His father, who was divorced from his mother, maintained a regular presence in his life by visiting every weekend. In his disclosure to the Principal Investigator (PI), Abraham revealed that his experiences with poverty were profoundly traumatic, evoking tears whenever he discusses them. He emphasized the crucial role his father's presence played in his development and success, particularly given that many other African American children in his neighborhood grew up without a father figure. Abraham is currently in

his second marriage and has children. He has achieved a significant academic milestone by earning a master's degree in social work, which underscores his commitment to professional and personal growth.

Abigail was born in Chicago and relocated to Tulsa as a result of her parents' employment. She has established herself as a successful executive in the oil industry, achieving a socioeconomic status that places her in the upper class. Abigail is married, bilingual, and the mother of one child. She holds a bachelor's degree in economics and frequently travels internationally for her professional responsibilities. Currently, she is managing a medical condition related to elevated cholesterol levels. Abigail was raised in a Christian-Hispanic household alongside two siblings. Additionally, she and her husband resided in Latin America for five years, attributable to her husband's employment.

Ephraim was born in Cuba and relocated to Florida during his childhood through the Peter Pan program, a federal initiative designed to bring Cuban children to the United States during the Castro communist regime. Initially, he lived with an African American family in Florida while awaiting the arrival of his parents and siblings. Ephraim has expressed deep gratitude for the exceptional care and support provided by his Peter Pan host family, crediting them with protecting and providing for him until his family could escape communism and reunite in the United States. Now a U.S. citizen, Ephraim has established himself as a professor in Tulsa. He is married, with children and grandchildren, and remains a devoted Catholic.

Eva was born in Texas and later relocated to Tulsa after experiencing homelessness and substance addiction. She has since turned her life around and is now married with two children. Eva is employed and concurrently attends a college in Tulsa, reflecting her commitment to both professional and academic advancement. Having maintained sobriety for many years, she is

actively engaged in an anger management program. Eva's diverse heritage encompasses Hispanic, Caucasian, and Native American ancestry, contributing to her rich cultural background.

Eliana, the daughter of European immigrants, was raised in a large family with numerous siblings. Her family relocated to Tulsa when she was a young child, a move that has significantly shaped her life. Currently, she is enrolled at a community college in Tulsa, where she is excelling academically. Eliana is in a dating relationship but remains unmarried and does not have children. As a bilingual individual, she has demonstrated considerable linguistic proficiency. Furthermore, she is actively engaged with her church community, reflecting a strong commitment to her faith. Notably, Eliana is a documented immigrant, underscoring her legal residency status in the United States.

Hannah was born in Asia and relocated to the United States as a refugee. She has since achieved documented immigrant status. Hannah is married and the mother of three children. Despite not speaking English, she is fully integrated into her community and is a devoted Catholic. One of her children is a cancer survivor, a testament to the family's resilience. Residing in North Tulsa, Hannah is entirely dedicated to her family's well-being and support, reflecting her strong familial commitment.

Sara is married and has children. Born and raised in Tulsa, she originates from a large family, which has undoubtedly influenced her upbringing and values. Currently, Sara is pursuing her studies at a community college in Oklahoma. She describes herself as a happy mother, emphasizing that her primary focus is on the well-being of her children and husband. Looking ahead, Sara has expressed a strong desire to further her formal education beyond the community college level, demonstrating her commitment to lifelong learning and personal development.

Jacob was raised in a single-parent household by his mother, alongside numerous siblings, in an economically disadvantaged neighborhood in Tulsa. After obtaining his barber's certification, he began his career by cutting hair in his mother's kitchen. Jacob has since married and now has children of his own. He currently owns and operates his own barber shop in Tulsa. In addition to his entrepreneurial endeavors, Jacob serves as a motivational speaker, primarily addressing underprivileged African American youth and those who have grown up without a father figure. His work in this capacity aims to inspire and support these individuals by drawing from his personal experiences and professional achievements.

Michael, a registered nurse employed at a hospital in Tulsa, Oklahoma, also serves as an educator at a university within the state. He is currently unmarried and was born in a small town of Oklahoma. Presently residing in Tulsa, he has no children. He is a cancer survivor.

Deborah was born and raised in Tulsa, Oklahoma, within a low-income family. Throughout her childhood, her parents experienced recurrent incarcerations, a pattern that began when she was an infant. Her father remains incarcerated at present. Deborah, now divorced, has one child. Despite these challenging circumstances, she has established herself as a successful real estate agent while concurrently pursuing higher education as a college student. Additionally, she is actively assisting her mother in reintegrating into society, including efforts to obtain a driver's license and reestablish her life following her release from incarceration.

Myriam spent most of her childhood traveling internationally due to her parents' military service. After numerous years of global relocations associated with their duties in the U.S. military, her family ultimately chose to settle in Tulsa, drawn by the presence of extended family in the area. Myriam attributes her family's escape from poverty to the opportunities afforded by military service. Currently single and without children, she is pursuing an associate degree at a

college in Tulsa. In addition to her academic endeavors, Myriam is employed part-time, balancing her work and studies effectively.

Ana was born and raised in Tulsa, Oklahoma. She is currently employed in the medical field as a Certified Nursing Assistant (CNA) while simultaneously pursuing higher education by taking college courses in Tulsa. As a single mother of a young son, Ana is dedicated to improving her financial stability and providing an enhanced quality of life for her child. According to her own testimony, she is working diligently to increase her income. Ana and her son reside together in an apartment in Tulsa, where she continues to balance her professional, academic, and parental responsibilities.

Israel is a successful entrepreneur in the insurance industry, owning and operating his own company in Tulsa, Oklahoma. He is currently in his second marriage and has children from both his current and previous marriages. Born in a small town near Tulsa, Israel relocated to the city to pursue formal education and explore business opportunities. Presently, he is a PhD student, demonstrating his commitment to advanced academic and professional development. In addition to his business ventures, Israel is actively involved in charitable activities within the Tulsa community, most notably through his annual initiative of donating bicycles to children in need.

Mary was born in a town near Tulsa and relocated to the city following her marriage. She disclosed that both her own employment and that of her husband have contributed to their current financial stability. Recently, Mary earned an associate degree from a college in Oklahoma. She is married and has children, and her bilingual proficiency further enhances her personal and professional capabilities.

Peter, the descendant of European immigrants, embodies a multicultural heritage. He was raised on a farm in Oklahoma, which significantly influenced his formative years. Currently residing in Tulsa, he remains unmarried and without children. Peter is employed as an instructor at a community college in Oklahoma, where he contributes to the academic development of his students. He is a U.S. citizen.

Ruth was born and raised in Tulsa, Oklahoma. She experienced a childhood marked by economic hardship in a large family with numerous siblings. The family's financial situation improved significantly when her father secured a high-paying position in the oil industry, allowing them to rise out of poverty. Ruth is currently married and has children. She is actively pursuing an associate degree at a college in Oklahoma, demonstrating her commitment to furthering her education and enhancing her professional qualifications.

Esther was born on a farm in Zacatecas, Mexico, and relocated to the United States at the age of 18. She has since obtained U.S. citizenship. Esther is married and has four children. A devout Protestant Christian, she dedicates herself entirely to her family and grandchildren. Currently, she is enduring the challenges associated with a severe kidney disorder, which has significantly impacted her health. Despite this, her commitment to her faith and family remains unwavering.

Noah was born in a rural area in Mexico and grew up in a large family that faced significant challenges related to poverty and addiction. He immigrated to the United States at a young age, driven by a strong work ethic, and has since attained U.S. citizenship. Noah is married and the father of three children. His wife and eldest daughter experience mental health challenges, which the family navigates with their strong Catholic faith. Through his diligent efforts, Noah has amassed sufficient capital to purchase property, a house, and a farm in Tulsa.

Despite frequent travels to Mexico, he resides and works in Tulsa. Although his formal education did not extend beyond high school, Noah's achievements underscore his resilience and dedication to providing for his family.

Aaron was born and raised in Blue Island, Illinois, and subsequently relocated to Tulsa for professional reasons. He is bilingual and of Hispanic heritage. Before settling in Tulsa, Aaron lived in Kansas and Nebraska, the latter being where he earned a bachelor's degree. He is married and has four children and one granddaughter. In collaboration with one of his sons, Aaron owns and operates a small business in Tulsa. He is on the autism spectrum, a factor that has influenced his personal and professional journey. Since moving to Tulsa, he has achieved middle-class status. A devoted Protestant Christian, Aaron integrates his faith into his daily life and business practices.