

## **Cover Page**

**Title: African- American Communities in Economic Crisis: Adult Educators Investing in the Human Capital Development of the Urban Poor**

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*Regardless of how poor people are, how long they have lived under “stationary” conditions, how limited their experiences, and how much they lack in literacy, they are neither indifferent to nor wholly unresponsive to opportunities to improve their economic lot (Schultz, 1975, pp. 834-835).*

### ***Abstract***

*Through discourse analysis the research will unearth the tension between the Theories of Human Capital (HCT) and the Work First Policy (WFP), Policies Informing Education (PIE), and Human Capital Development (HCD) as they relate to the labor market. The application of discourse analysis demonstrates how the tenants of HCT are missing components in the WFP, PIE, and HCD relating to the workforce, and how this disconnect has perpetuated the economic crisis in urban communities in recent times. The economic crisis will be identified through a historical perspective from the rise of poor blacks in urban communities noted as urban sprawl, to the lack of human capital investment in this populace in recent times. To strike a balance between HCTs and WFP, PIE, and HCD relating to the workplace, adult educators may be called upon to invest in the human capital of poor blacks in urban communities. To this end, several recommendations will be made as ways to invest in the human capital of the urban poor.*

**Keywords:** Human Capital Theory, investment, discourse analysis, urban, policies, Adult Education

### **Theorizing from the literature**

#### *Critical Discourse Analysis*

In an attempt to examine the tension currently existing between the tenants of human capital theory and the makeup of the WFP, PIE, and HCD as it relates to the labor market, the method of critical discourse analysis (CDA) will be utilized. According to vanDijk (1998), when conducting CDA research, the motive is to illuminate the inequalities existing in a social and political context through a linguistic approach. Rogers (2004) further noted critical discourse analysts are responsible for examining the elements between texts to look for relationships to distinguish why certain positions are preferred over others. Rogers further posits that when examining discourse from a critical lens it is important for the reader to understand the

framework of the literature—to discern what is present and absent. Through CDA we will begin to understand how the WFP, PIE, and HCD desist to parallel with the ideologies of HCT in relation to the workplace. The mismatch creates contention forcing us to challenge the social and political inequalities of the WFP, PIE, and HCD relating to the workforce experience of poor Blacks residing in urban communities. Challenging the literature, we can begin to see what is present and more importantly, what is absent in the WFP, PIE, and HCD as they relate to the workplace.

## **Introduction**

### *Human Capital Theory*

According to Cote (1996), human capital theory centers on personal investment such as investing in education for the purpose of skill development, investment in social spaces for the purpose of upward mobility, and investment in other forms of capital which can reap great rewards over time. Organizations for Economic Co-operation and Development (OECD) (2001) reported human capital can be understood as a host of skill sets and other embodied characteristics an individual may possess which can be used in exchange for personal, social and economic gain. More importantly, human capital can be identified as a system of lifelong learning starting from institutions of learning in a childcare setting, to compulsory learning environments, to learning in the workplace, to more informal learning environments like civic association meetings. Likewise, Alfred (2010) noted human capital is essential to lifelong learning, as the economy continues to become more globalized.

In another context, Squires and Kubrin (2005) referred to HCT as a joint exchange between the employee and the employer within the workplace in an effort to maximize utility

exerted between the two investors. OECD (2001) cautions while learning for HCD can take place in both formal and non-formal environments, loss in development can also occur if the learning is not put to use.

The above theories of human capital spell out investment, a system of reciprocation by maximizing the utility of both parties involved, and opportunities for learning to occur which can lead to economic development. An argument can be made for how scholars are defining HCTs and what the literature informs about the WFP, PIE, and HCD in relationship to the labor market. Therefore, the purpose of this manuscript, through CDA, is to point out the tenants of HCT and to make apparent how these elements are lacking in the WFP, PIE, and HCD as they relate to the labor market. As the research continues to unfold, it will become more evident how the omission of tenants of HCT in the WFP, PIE, and HCD relating to the labor market has created an economic crisis among Blacks in urban communities in more recent times.

The manuscript will begin with a historical overview explaining the rise of poor blacks in urban communities. Through CDA we will begin to understand how the tenants of HCT are missing in the WFP, PIE, and HCD as they relate to the labor market, thereby creating an economic crisis. To round out the literature, we will examine how adult educators can begin to reconcile the economic crisis in urban communities.

In order to understand how the manuscript evolves, one has to understand how the term “urban” is contextualized. From this, the reader can begin to visualize the demographics in an urban context. In 1950, the definition of urban was changed to include the following

three categories: (1) incorporated cities, towns (except in the New England states, New York, and Wisconsin, for the reason noted above), boroughs, and villages with 2,500 or more inhabitants; (2) unincorporated territory in the "urban fringe" of cities of 50,000 or more population; and (3) unincorporated places of 2,500 or more inhabitants defined by the Census Bureau. The changes from the 1940 definition were designed to improve the classification of densely settled unincorporated territory and were made in conjunction with the first delineation of urbanized areas. Urbanized areas were defined generally as cities with 50,000 or more inhabitants and their surrounding densely settled urban fringe, whether or not incorporated (Gibson, 1998, p. 2).

Martin (2004) asserts the term "urban" can also be referred to as the inner city. He further noted inner cities are sometimes populated with ethnic minorities in large proportions who are extremely poor. Martin cautioned while some urban areas can reflect wealth; often times many inner cities or urban areas sit in contrast reflecting an epidemic of poverty among its residents. For those residing in latter urban areas, poverty manifests in multiple ways which cannot be addressed through a "one size fits all" approach (Rogers & Hansman, 2004). For the sake of reading, we will focus on the term "urban" as it relates to areas densely populated with minorities, and particularly, Blacks immersed in poverty. Drawing from this, we can begin to conceptualize more clearly the makeup of individuals residing in urban communities.

Low-income urban adults are faced with a number of challenges such as being homeless, limited financial resources, limited transportation, difficulties securing childcare (Rogers & Hansman, 2004); mental health issues like depression (Albertini, 2009; Kalil, Born, Kunz, & Caudill, 2001; Taylor, 2001; Rogers & Hansman, 2004), physical disabilities, and legal issues. Other challenges may include drug abuse, low-self-esteem, domestic violence (Rogers &

Hansman, 2004; Albertini, 2009; Singleton, 2003), and stress (Krieger et al., 1997; Thoits, 1995; Mays, Cochran, & Barnes, 2007; Ennis et al., 2000; McEwen, 2001; Taylor & Seeman, 1999; Stewart & Napoles-Springer, 2004; Gee & Payne-Sturges, 2004) stemming from impoverished conditions which can lead to debilitating health conditions. Conceptualizing the demographics, we can begin to see how urban communities had come to be places where poor Blacks were concentrated.

### **The Rise of Poor Blacks in Urban Communities**

#### *Urban Sprawl*

After World War II, urban communities experienced a major transformation codified as urban sprawl, which meant moving away from the urban core to more attractive or suburbanized areas (Buzbee, 1999; Martin, 2004). Both authors noted businesses once situated in urban communities were uprooted to areas on the periphery or more suburbanized areas. Some of these businesses moved into cheaper labor markets in more southern regions and abroad causing an increase in joblessness for urban residence (Buzbee, 1999).

Manufacturing industries employing African- Americans, and particularly Black men with limited education paying living wages were uprooted. According to Guy (2004), the uprooting left a large number of Black men unemployed, therefore contributing greatly to the high concentration of poverty. The vast unemployment among Black men was said to have impacted their eligibility to marry and maintain families, which also contributed to the increasing number of single parent households (Corcoran, 1995). Shortly thereafter, urban communities became engulfed with large populations of low -literate individuals who were either detached from the

labor market or experienced long episodes of unemployment (Wilson, 2002). According to Guy (2004), those who were able to obtain other forms of employment were forced into low paying jobs. Guy conceded over time “urban African American communities became increasingly isolated, detached, poor, welfare-dependent, and infested with gang warfare, drugs, unemployment, and single-family households” (p. 47). In time, newly instituted Affirmative Action policies provided some middle class Blacks the opportunity to purchase property in suburban America (Martin, 2004).

According to Corcoran (1995), middle class Blacks began to move into suburban areas leaving poor Blacks behind. This detachment devastated the social capital churches and community organizations could provide for the urban poor. Issac (2010) confessed in days of old, the Black church was a viable source for urban residents to acquire skills needed to become competitive in the labor market. Through the selling of dinners in the Black church, Isaac admitted urban residents and many others were able to acquire skills sets such as money management; understanding profit gains and losses; budgeting; event planning; business management, and other leadership skills. For some, this translated into opportunities for economic development. Unfortunately, the Black leadership once situated in urban communities was gulped by decentralization, desegregation, and suburban appeal, leaving poor blacks detached from sources of information (Martin, 2004). Soon, the urban poor were camped among individuals who shared similar economic disparities with limited access to social systems.

Urban communities also experienced what was noted as “White Flight” (Frey, 1979). Whites in general left urban areas for predominately White suburban communities. Moreover,

the abandonment of urban cities promoted disinvestment causing property values to decline, leaving these areas susceptible to higher tax rates and lost revenue.

Financiers declining to invest in urban communities further exacerbated the abandonment issues. Vacant buildings became eye -sores in many urban communities (Buzbee, 1999). The author reported that these vacant buildings later became Brownfields sites or buildings diagnosed as having contamination issues causing developers to become reluctant about reinvesting in urban communities. Investors did not want to contend with the intricacies of adhering to toxic tort law, nor did they want to endure the cost to bring these buildings up to code. Based on the information provided, we can assume failure to invest in urban communities meant failure to invest in the human capital of poor Blacks remaining in these areas.

According to the research, while some of the residents in urban communities were low-literate, they were taking advantage of the work opportunities and utilizing the skills sets they possessed. In exchange, businesses situated in urban communities provided work opportunities for the residents paying living wages. In these instances, we can see the tenants of human capital theories at work. However, in time, urban communities lost its appeal in the market to more suburbanized areas and then to other countries, making evident the decline in human capital investment. As a result, some residents were no longer able to make use of their skills sets, as lifelong learning opportunities had ceased to some degree. The research tells us that a part of HCT suggests individuals should utilize their skill sets; otherwise, they will depreciate. It can be assumed, for some residents, the skills sets they possessed were eventually lost due largely to the effects of urban sprawl.

Here, we can begin to recognize how incidences of urban sprawl left some communities in catastrophic states. First, work disappeared. Secondly, middle class Blacks lefts urban communities, detaching the poor from lines of social capital. Thirdly, urban communities became eye -sores. Fourth, investors no longer found urban communities attractive for business. In the aftermath, the remaining residents were left poor, destitute, and forced to live under such disastrous conditions. While urban sprawl can be recognized as an initiator of urban poverty, we will begin to look at other factors such as; the WFP, PIE, and HCD as they relate to the workforce.

In this next section, through CDA, we will begin to understand how the tenants of HCT stand in contrast to principles defining the WFP, PIE, and HCD relating to the labor market. Hence, HCTs support investing in the poor, while the WFP, PIE, and HCD relating to the workforce do little to empower the poor. By critically examining the discourse, the contrasts become apparent. The research makes evident how the mismatch has contributed to the economic crisis existing in urban communities in recent times.

### **The Economic Crisis in Urban Communities**

#### *Work First Policy (WFP)*

Instituted in 1996, the WFP had several drawbacks. They included: the elimination of financial assistance to families in need; five -year limits to receive assistance –Temporary Assistance for Needy Families (TANF), which replaced Assistance for Families with Dependent Children (AFDC); elimination of adequate child care; placing a cap on family funding, and banning legal immigrants from getting assistance, to name a few (McGowan & Walsh, 2000). The passing of the 1996 legislation forced women who were welfare dependent into low-wage

jobs without allowing them the opportunity to acquire education needed to be competitive in labor markets (Hansman, 2006; Alfred, 2006; Sheared, 2001). Likewise, Alfred maintained policy supported the idea of poor women, and particularly Black women could become economically self-sufficient by working long hours and making minimum wage. Corbett (2002) stated the flexibility in the system was an aggressive approach to women's detachment from government assisted services, implying employment alone was a means to economic independency.

As a result, education took a back seat to women's economic development. Sheared (2001) alerts us that both policy makers and constituents alike favored the idea of these women being forced to accept whatever work available just as long as they were employed, and should not be provided with education beyond what they possessed. Consequently, these women were placed in service jobs where education was not a prerequisite (Hansman, 2006), making these women expendable when the economy or productivity was down (Alfred, 2006). Over time, the government had become less interested in managing the daily operations involved in addressing the needs of welfare recipients in the wake of the WFP (Dunlea, 1997).

To this end, Dunlea (1997) reported the government began to contract with private markets such as Lockheed and Martin -a 30 billion dollar defense contractor; Electronic Data Systems- a 12.4 billion dollar company; Andersen Consulting -a 4. 2 billion dollar company; Maximus Inc., America Works, and non-profits like Goodwill Industries (Winston, Burwick, McConnell, & Roper, 2003) to oversee services such as child support collections, child care funds, food stamps, and welfare to work programs, to name a few. The takeover by the private market was motivated by their ability to profit from the poor. By critics' standards, the change

in hands was a way to make welfare services more efficient (Winston et al., 2003). According to Dunlea (1997), it appeared these programs were transitioning recipients into employment paying a living wage. When examining the programs more closely, Dunlea found the stipulations for becoming gainfully employed were out of reach for many welfare recipients. For example, the application processes for some of these programs were so daunting many recipients became discouraged. In addition to this, the requirements for work attendance were so rigid, often times, the recipients rarely made it past the probationary period. The author further conceded many employers who hired welfare recipients used a process noted as “creaming”. Creaming is when employers hire the best of the pool of applicants, possibly leaving a large number of low-literate recipients unemployed.

If employed, during the first four months of hire, the contractor received a large portion of the recipients’ pay (Dunlea, 1997). These jobs were seldom guaranteed. The author lamented the private markets profited even when the welfare recipients were unable to secure lengthy employment. When the recipients were unable to secure employment, they found themselves homeless and unable to provide for their children.

When families were unable to provide food and shelter for their children, according to government standards, this was viewed as child maltreatment (McGowan & Walsh, 2000). As a result, child protective services were notified, and many children were placed in foster care. McGowan and Walsh admitted the “work first” approach conflicted greatly with the preservation of families’ act which functioned to keep children in the home and out of the foster care system.

Ahuja, Bowles, Courtney, Farber, and Thrush (2000) believed that depending upon the adoption agency the parent was assigned; the mother may or may not have a chance of being

reunited with her child. If the agency was slack in its efforts, the mother may be at a great loss. Ahuja et al. (2000) found when interviewing a host of parents, lawyers, judges, agency administrators, and caseworkers, parents were not provided with the services needed to stabilize their lives. They further believed that as a result, many times, parents were not able to be reunited with their children. It is important to recognize that service delivery provisions for parents by caseworkers were not taken into consideration for the removal of children from the termination track. Moreover, parents were blamed for their inability to provide for their families.

The research has captured the realities of the WFP and how its implementation has deprived individuals living in poverty of the possible benefits garnered through human capital investment. For instance, welfare recipients were denied training and other learning activities as a way to obtain gainful employment. Instead, they were forced to accept jobs paying low-wages. Some were exploited by private markets; others had to bear the brunt of “creaming”. In the end, many were left homeless, and their children were placed in foster care. Martin (2010) questioned if large corporations such as American International Group (AIG), and General Motors (GM), to name a few, needed to be bailed out, why is it so difficult for policy makers to understand the need for individuals living in poverty to receive adequate financial support. The allowance of some form of post-secondary education or training for adults living in urban communities could possibly help resist the forward thrust of poverty. However, further research may suggest otherwise, as adult learners in urban communities are often denied access to venues of education. Policies informing education may be largely to blame.

*Policies Informing Education (PIE)*

Giroux (2004) blames neo-liberal ideologies for the divestment in schools enrolling low-income students, suggesting only those who hold the power are worth the investment. Alfred, Butterick, Hansman, and Sandlin (2007) contend these same ideologies have also permeated the walls of higher education, making it complicated particularly for low income adults to partake in educational programs. Cook and King (2005) posited while postsecondary programs designed to service low-income adults rely heavily upon funding for operation, seldom do these institutions make the effort to solicit the financial support needed to meet the needs of these students.

Institutions where 25 percent of the population is low-income adults, at least 35 percent of these institutions fail to seek funding to support the education endeavors of this populace. In support, Hansman (2006) postulates the money once existed to support higher education is drying, making it difficult for low-income adults to seek any type of post-secondary education. Likewise, Darling-Hammond (2006) admitted a large portion of federal funding for higher education investment has been rerouted to support incarceration efforts, especially in states like California and Massachusetts. The drought of funding begins to separate the “haves” from the “have nots”. Low-income adults who cannot afford the rising costs of post-secondary education are shut off from access, while those who can afford the fees inform policy (Hansman, 2006).

To further aggravate the problem of access to venues of higher education, Cook and King (2004) admitted low-income adults receive less financial aid and less grant assistance in comparison to the traditional student. Since the economic downturn, large numbers of students have begun to seek out private loans as a means of funding their education, and low-income adult are affected as they are denied access to these monetary institutions (Hansman, 2006). Alfred et al. (2007) advise that changes in the labor market call for one to possess some form of

post-secondary education. When low-income adults are denied access into venues of post-secondary education, they are forced into spaces of unemployment, underemployment, or part-time employment (Alfred et al., 2007; Hansman, 2006; Cook & King, 2005).

Through CDA it is witnessed how HCTs promoting lifelong learning contrast greatly to policies informing adult education programs. The ideologies of lifelong learning are excluded from the PIE when it comes to the poor. PIE make it difficult for adults living in poverty to acquire the skill sets needed to become competitive in the labor market.

For the sake of the reader, a clear portrait has been painted up to this point describing how human capital of the poor is not maximized. For example, poor adults are forced into low-waged jobs without any formal or informal training because of the WFP. In earlier research, scholars like (Hansman, 2006; Alfred, 2006; Sheared, 2001) declared investing in some form of training can lead to work opportunities. However, in their attempts to obtain some form of education, adults from urban communities are hindered by PIE. The chain of events typifies this populace running into “bricked walls”. These events force us to question how individuals from urban communities can maximize their human capital if they are encumbered by the WFP and PIE. Extant research further reveals a factor such as stereotypes and the lack of human investment in the workplace can also impact the HCD of individuals, and particularly poor Blacks from urban communities (Porter, 1997; Smith, 2005; Kennelly, 1999; Kurbin & Squires, 2005; Sheared, 2001; de Goed, 1996).

*Human Capital Development as it relates to the Labor Market*

Porter (1997) claimed inner city residents were bound by stereotypes suggesting they would prefer the benefits of welfare instead of securing employment. In a recent study examining employers' perceptions of former welfare dependents, Alfred (2007) found these women were often viewed as less than desirable, making it difficult for them to obtain employment. Additionally, employers perceived former welfare dependents as workers who were described as individuals who could not successfully comply with the citizenship of the particular workplace; they had poor attendance and were unlikely to maintain their employment for an extended period of time. It is lamentable that the mentioned behaviors were identified as stereotypical of Black women (Alfred). Similarly, Smith (2007) reported by critic's standards, Black urban poor displayed behaviors in the workplace which can be coined as "acting ghetto" (p. 23). These behaviors included: drinking excessively, drug abusing, having the ability to steal from the job, and acting obnoxious.

Many times employers conduct residential searches (Kurbin & Squires, 2005). If the address is situated in an urban community, sometimes, the potential employee is denied an interview. Tainted by the stereotypes, employers are reluctant to invest in the HCD of poor Blacks in urban communities.

Drawing from a study, Reid (2002) found in comparison to White women, Black women had limited access to human capital acquisition, and many times they (Black women) were forced into low-waged jobs with poor working conditions. Based on the theory provided by Squires & Kurbin (2005), HCD is an exchange between the employer and the employee where the utility of both parties is maximized. The research tells us employers seldom invest in their low-literate employees and especially Black women. This calls into question the act of

reciprocation. When the employees (poor Blacks) are demonstrating a level of commitment to their work duties (applying their human capital) and the employer is not investing in them, the exchange is not taking place. More importantly, the utility of the poor is not maximized. It is evident; there is inequity in the swap of services. When employers fail to acknowledge the potential in a reciprocal relationship between the employer and the employee, workers become prime candidates for lay-offs. Furthermore, employees are denied the benefits human capital investment can provide.

In carrying out CDA, the research makes evident the disconnection between the elements of HCT and the lack of HCD experienced in the workplace by individuals living in poverty. The lack of employer investment in the HCD of the poor may suggest the employer may not recognize the value in the venture. Striking a chord, Alfred (2010) impart there is a “win-win” situation for all parties involved when organizations recognize the value of investing in the human capital of low-literate individuals who live in poverty.

Alfred (2010) insists the payout from human capital investment can extend to the employer, the employee, and the entire nation. More importantly, human capital investment empowers individuals to negotiate for salary increases, therefore improving their economic situations. Likewise, Rogers and Hansman (2004) acknowledged training in the workplace can lead to promotions. Promotional opportunities can lead to salary increases, which can eventually translate into economic sustainability over time (Pierce, 1999) for the urban poor.

In earlier research HCTs would suggest individuals are central to human capital investment. However, through CDA, the disconnection between what has been noted as elements of HCT and what has been demonstrative in the WFP, PIE, and HCD have been made apparent.

Specifically concerning the labor markets, the research has made evident the tension between what HCT comprise and what the WFP, PIE, and HCD are excluding. In an attempt to institute collaboration between the camps (human capital theories (one camp) and the WFP, PIE, and HCD (all three structures are another camp) adult educators may be called upon to head the operation.

### **Implications for Adult Education**

Human capital investment is not the only way to improve the economic conditions of the poor. However, urban residents can be armed with the skill sets to help navigate systems causing human capital constraints. Therefore, adult educators may be summoned to take the lead by investing in the human capital of individuals, and particularly, poor Blacks residing in urban communities to address the economic crisis. Reverting back to the earlier quote, Schultz's (1975) landmark work reminds us even individuals living in poverty have the desire to improve their economic situations. To this end, several recommendations will be made to support adult educators in their efforts to invest in the human capital of adults concentrated in urban communities. These recommendations include: Adult Education through the Black church, Training for Environmental Jobs, Collaboration between Adult Educators and Social Workers, Training for Gendered Occupations (male dominated occupations), Workplace and Continuing Education, and Financial Literacy programs.

### **Human Capital Investment through Adult Education**

#### *Recommendations*

#### *Adult Education through the Black Church*

Issac (2010) asserts that Black churches can be vehicles for individuals in urban communities to become economically self-sufficient. More specifically, Black churches can become places where urban adults can acquire skill sets needed to meet the demands of the market and social engagement. Such skills may include but not limited to job skills training, literacy programs, civic, and other educational programs. Issac reminds us in earlier times Black churches provided opportunities for individuals to develop skills sets through bake sales and other activities requiring business transactions. The author maintains the investment in adult learners may require the skill sets resting with the members in the Black church.

#### *Training for Environmental Jobs*

Adults living in urban communities can be trained for environmental jobs. These jobs include the cleanup of Brownfields sites mentioned in earlier research. The cleaning of Brownfields sites can serve several purposes. First, the cleaning of Brownfields sites can create jobs for individuals living in urban communities paying a living wage. Secondly, urban areas can begin to regain the appeal it once possessed. Thirdly, the cleaning of Brownfields sites can help roll back urban sprawl by enticing investors to bring business back to urban communities. Lastly, restoring urban appeal can create additional jobs for individuals, as urban communities become more attractive to investors.

#### *Collaboration between Adult Educators and Social Workers*

The partnership between the adult educator and a social worker can assist adult educators in designing the appropriate lesson plan (Albertini, 2009) for the adult learner. Designing the appropriate lesson plan requires the input of the adult learner, a social worker, and the adult

educator (Albertini, 2009). Albertini draws an example; if an adult learner is experiencing domestic violence, the adult educator and the social worker may need to work collaboratively with the learner to address the issues of domestic violence prior to pursuing their educational needs. An attempt to stabilize issues related to mental illness existing among the urban poor can foster the goal setting needed to move beyond impoverished conditions. Transitioning from the barriers to acquiring success with the educational plan, Albertini admits the adjoining forces instigate opportunities for the learner to become more self-empowered.

### *Gendered Occupations*

Women in particular can begin to rethink the job opportunities once considered to be masculine. For example, job opportunities such as “construction, copy machine repair, X-ray technician, or computer aided drafting” (Pierce, 1999, p. 17) can provide the wages needed to support a family, particularly women who head single parent households. Pierce claims these non-traditional jobs do not require an extensive amount of post secondary education to obtain the skill sets needed to be qualified for these positions. It can be noted “a number of green career pathways have percentages of women well below 5%, such as construction laborers (3.1%), maintenance workers (0.7-7.5%), electricians (1%), plumbers/pipefitters (1.4%), ironworkers (0.9%), mechanics (2-8%), engineers (6.3-15%), and insulation workers (1.9%)” (www.hardhatted women.org).

According to Rogers and Hansman (2004), the Hard Hatted Women (HHW) initiative is a pre-apprenticeship program servicing low-income women in Cleveland, Ohio. Further, this initiative provides educational opportunities, opportunities for leadership development, and support services for women in urban communities enabling them to secure employment in blue-

collar occupations. Moreover, the occupations offer a living wage, along with providing healthcare benefits allowing women to maintain the well-being of their families.

### *Workplace Education*

Rogers and Hansman (2004) stressed the importance of continuing education, insisting on-going training in the workplace leads to promotional opportunities for both men and women. Promotional opportunities can lead to salary increases, which can eventually translate into economic sustainability over time (Pierce, 1999) for the urban poor. Accordingly, access to education and training opportunities is paramount in order for adult learners to gain access to labor market opportunities paying a living wage (Alfred, 2006; Sheared, 2001; Pierce, 1999; Cook & King, 2004).

Pierce (1999) asserted there is a need to raise federal minimum wage, especially in areas where the cost of living is high, so low-wage earners can begin to meet the needs of their families. More importantly, Pierces revealed a “win-win” situation between both the employee and the employer, as the employees are earning high wages and the employer reduces the risk of high turnover rates while saving on recruitment and training.

### *Financial Literacy*

According to Martin (2010), many low-income individuals lack the knowledge and resources necessary to manage their finances. He further noted adult educators can be called upon to provide finance literacy to poor adults living in urban communities. Finance education programs catering to low-income families can include: “setting financial goals, budgeting, saving and investing, understanding credit reports, managing debt and bankruptcy, repairing poor credit,

and planning for retirement” (Lind & Friedman, 2005, p. 5). It has been recognized that money management, among other recommendations, can operate in progression as policy makers begin to address the high concentration of poverty among African Americans in urban communities in recent times.

### *Conclusion*

Through CDA, the inequalities existing among poor African -Americans residing in urban communities have become more profound. The tenants of HCT placed individuals at the core of human investment while the elements of the WFP, PIE, and HCD as they relate to the labor market seemed to cite the poor as a distant concern. By making the urban poor a central part of human capital investment, adult educators may be called up to elicit the transition. Investing in the human capital of adults in urban communities can be a way for adult educators to address the economic crisis existing in urban communities in recent times. It may be a much simpler process than may be expected. After all, Shultz (1975) tells us, no matter how impoverished people are; they hold some concern for their economic situation.

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