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Psychological Barriers to Economic Mobility: Learned Helplessness, Self-Efficacy, and Scarcity Mindset

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Abstract: The research now turns to the psychological barriers as to why poverty persists, and through learned helplessness, self-efficacy, and a scarcity mindset, via a mixed-methods approach, it conducted an interview of 200 participants alongside 30 in-depth interviews. Quantitative outcomes showed that high learned helplessness and low self-efficacy, in conjunction with generalized scarcity mindset, strongly related to decreased economic mobility behaviors. On the other hand, qualitative analysis placed a premium on lived experiences of participants about these psychological factors and how they come alive in features of everyday life that make one feel helpless and, therefore, making only short-term choices. These findings suggest that economic interventions, in strategies for poverty alleviation, must address psychological constraints in order to break cycles of poverty and encourage upward mobility. This clearly calls for the need for integrated policies aimed at reducing the psychological and structural dimensions of poverty.

Keywords: Poverty, Economic mobility, Learned helplessness, Self-Efficacy, Scarcity Mindset, Cognitive Load, Psychological barriers, Poverty alleviation, Decision-making, Empowerment, Socioeconomic Interventions.

Introduction

Poverty is a cyclicality that has held millions of lives in shackles[1]. It denotes the process whereby poverty extends from one generation into the next and thereby creates self-reinforcing cycles that maintain people and their families in economic adversity[2]. While traditional economic models focus on structural factors, such as access to education, employment, and other social services, psychological understandings of poverty are not less important in explaining why economic mobility appears elusive to many people[3]. Other major psychological drivers of the poverty cycle, in relation to escaping it, include learned helplessness, low self-efficacy, and a scarcity mindset. These factors influence the development of decision-making processes, aspirations, and behaviors of a person. Often, what may be perceived as a psychological barrier is, in fact, very difficult to disentangle from structural factors, hence entailing difficulty of upward mobility[4].

Take, for instance, the way in which stress associated with poverty handicaps cognitive functioning[5], resulting in less-than-optimal choices that sustain economic deprivation. In this way, the internalization of negative social stereotypes about poverty can reduce an individual's sense of self-worth and agency, further entrenching him or her in dependency[6]. This paper serves as one to introduce the psychological barriers that further beget poverty, with economic factors shoved into interactions that entrench inequality[7]. There is, therefore, an important need to understand the psychological underpinnings of poverty if better interventions are to be designed that will not only deal effectively[8] with the material needs of the poor but also empower them to rise above the mental and emotional barriers that so often impede their progress. This paper seeks to shed light on psycho-economic barriers[9] to economic mobility as an integral part of a holistic approach toward poverty alleviation[10], taking into account the economic and psychological resources critical in breaking the vicious cycle of poverty[11].

Literature review

Earlier theories concentrated mostly on structural factors like restricted access to education and employment as the fundamental forces that cause poverty[1]. However, over the last two decades, an appreciation of the evolving psychology of poverty has taken form[12]. This literature review synthesizes major studies and theories that quote psychological barriers to economic mobility: learned helplessness, low self-efficacy, and the scarcity mindset, and how they interplay with structural factors[13].

Learned Helplessness and Economic Mobility

Learned helplessness is one of the most pervasive psychological obstacles to rising out of interpersonal poverty, first documented by Martin Seligman back in the 1960s[14].

Learned helplessness is a state in which those who have experienced repeated failures or inescapable hardships[15] come to believe that they lack control over their circumstances and so fall into passive resignation, which undermines the capacity to act to better their condition[16]. The early work of Seligman with animals showed that the exposure to uncontrollable stressors resulted in a lack of motivation to escape when it became possible[17]. This was later applied to human behavior and particularly to poverty by Seligman in 1972[18]. Learned helplessness as applied to economic mobility refers to fatalism or a sense of resignation among poor people[19].

A number of studies have documented that persons who are poor for a long time tend to internalize their situations and consider their actions, which are aimed at bettering their economic status, futile[20]. This kind of psychological state not only discourages the individual from pursuing opportunities for upward mobility—in education or job training—but it makes it less capable of using them when they come[21]. For instance, Shah, Mullainathan, and Shafir conducted research in 2012 in which they established that the poor made decisions that would only ensure the rigors of that day at the cost of those that would better their lives in the long term, a feature learned helpless people are defined by[22].

Low Self-Efficacy and Poverty

Another key psychological factor that affects economic mobility is self-efficacy, and it denotes belief in one's ability to perform a set goal[23]. Self-efficacy theory was proposed by Albert Bandura[24] as back as 1977, which stated that advanced self-efficacy may choose positive goals, pursue them, persist in the face of adversity, and finally optimize their accomplishments. On the other side, low self-efficacy may avoid positive goals, give up when faced with adversity, and finally attribute failure to themselves. Under poverty, low self-efficacy is both a cause and an effect of economic hardship[25].

Being in poverty is likely to have a serious effect on belief in self-efficacy because under this situation, one is particularly likely to feel very weak and reinforce negative self-attributions[26]. For example, one steady failure or several missed chances might make the less fortunate query one's own self thus killing any form of drive to single-handedly reach for better economic standing. In particular, Bandura, Barbaranelli, Caprara, and Pastorelli, 2001, argues that children from disadvantaged backgrounds possess low self–efficacy. Such low self-efficacy in children is therefore related to poor school performance and a lack of sense of aspiration to possibilities in life. The causal relationship between self-efficacy and economic mobility is self-reinforcing[27].

Low self-efficacy diminishes the likelihood that one will pursue any given opportunity for mobility and modulates how various individuals overcome obstacles. For example, a study by Cheung and Dulmus[28], 2011, showed that those who have low self-efficacy gave in to chronic stress more and had further degradations in their decision-making, hence prolonging the poverty cycle. Interventions that offer a means for enhancing self-efficacy therefore go a long way in breaking the poverty cycle. This is for the simple reason that they provide the individual with a means to be proactive toward improving their economic status[29].

The Scarcity Mindset

Attention has been brought to scarcity by Sendhil Mullainathan[30] and Eldar Shafir: "The cognitive and psychological effects of experiencing scarcity, of whatever kind—a unique, tax-time, time, or monetary experience—lead almost ineluctably to the same short-band narrowing of the individual's focus to the urgent, pressing, and current challenges of the moment in a way that inevitably comes at the expense of attending to the long term. This can foster poverty-reinforcing behaviors like sacrifice of long-term goals in favor of short-term needs, underinvestment in future opportunities, and choices which were to confirm their buy-in of economic hardship[31].

Of the more important phenomena in understanding the psychological barriers to economic mobility, the poverty mindset—perhaps more than anything else—underscores how poverty can directly impair cognitive functioning[32].

Such scarcity, along with the consequent chronic stress and psychic load of constant preoccupation needed to cope with it, has been documented to actually reduce cognitive bandwidth, leading to poorer decision making and a reduced ability to plan for the future. This mental load could initiate a self-reinforcing cycle in which the conditions of poverty make it more difficult to escape, in that the mental ability to engage in behaviors that improve one's economic standing is reduced[33]. At the same time, it gives rise to other psychological barriers to poverty reduction, including learned helplessness and low self-efficacy[34].

For example, the chronic stress stemming from the daily struggle with resource inadequacy most apparently leads to feelings of powerlessness and erodes self-efficacy[35], further decreasing the likelihood that people will ever escape poverty. Thus, interventions that reduce the cognitive load of scarcity, either by actually relieving it, e.g., through financial planning assistance, or by reducing the complexity of the decision-making processes, are potentially important for bringing people out of poverty[35].

Methodology

Research into learned helplessness, low self-efficacy, and the scarcity mindset will critically examine the psychological barriers in this cycle of poverty, which impedes economic mobility. With the use of a mixed-method approach to research, this paper was completed by administering quantitative surveys combined with qualitative interviews. This approach firstly provides an appropriate estimate of the degree of these psychological barriers and personal experiences that the people staying in poverty face.

Participants

The sample in the research has consisted of 200 respondents from low-income urban localities and made sure that the sample was representative of differences in relation to age, sex, and ethnicity.

People who have spent a minimum period of five years below the poverty line have been selected as participants in the study through purposive sampling. It was also selected to make sure that the respondents are experiencing chronic poverty, which may be consistent enough to make them be more dangerous to the psychological barriers being studied.

Quantitative Measures

The state of learned helplessness, self-efficacy and the scarcity mindset was measured on a standardized scale for which the participants answered all questions.

1. Learned Helplessness Scale (LHS): Quinless and Nelson in 1988 designed this scale to measure the extent to which one feels that one's condition is such that it can't, to a large degree, affect one's environment. Items included "I feel I have no control over my life" and "No matter what I do, I can't seem to improve my situation," rated from 1 (strongly disagree) to 5 (strongly agree).

2. General Self-Efficacy Scale (GSES): This measure, by Schwarzer and Jerusalem, represents what a respondent believes he or she has the ability to achieve or overcome. Items include "I can always manage to solve difficult problems if I try hard enough" and "I am confident that I could deal efficiently with unexpected events," with a 4-point scale ranging from 1 ("not at all true") to 4 ("exactly true").

3. Scarcity Mindset Inventory: The inventory generates a status regarding how far scarcity controls the cognitive functioning and decision-making based on Mullainathan and Shafir, 2013. Items of the SMI include "I often feel overwhelmed with my financial situation" or "I tend to focus more on immediate needs than on long-term plans." These items are rated on a rating scale, Likert scale, ranging from one to five, one strongly disagree and five strongly agree.

Qualitative Measures

Added to these were qualitative interviews with a subsample of 30 participants, conducted in the form of in-depth, semi-structured interviews about personal experiences regarding poverty, which they could perceive in terms of the possibility of changing their economic situation. It was also about what kind of issues could be relevant in planning for their future, and how things are regarding their disposition in life in general.

Interview questions were as follows:

- "Can you describe a situation in which you felt you had no control over a difficult situation?"

- "How do you usually meet your problems or life's difficulties?"

- "What is your feeling about planning for the future in view of the prevailing financial position?"

The interviews were recorded, transcribed, and analyzed using the thematic approach. This was for developing patterns of recurring themes that characterize the phenomena in the study regarding learned helplessness, self-efficacy, and the scarcity mindset.

Data Analysis

Quantitative data were analyzed using SPSS software. Descriptive statistics were explored to describe the data. For the relationships of learned helplessness, self-efficacy, and the scarcity mindset, Pearson correlation analysis was done. Regression was also done to examine how these psychological barriers predict the economic behaviors regarding saving money, pursuing education, or seeking better job opportunity.

Thematic analyses for the qualitative data were conducted with the aid of NVivo. The transcripts have been coded into themes relevant to the psychological barriers under review. Patterns have also been established across the themes, and general patterns summed up to expound exactly how these barriers are applied in the lives of these people living in poverty.

Results and Discussions

The research had major findings underlining psychological barriers to economic mobility within a poverty cycle.

Quantitative Findings

Descriptive statistics showed that the majority of the respondents recorded high readings on the Learned Helplessness Scale; the high average of 4.2 out of 5 indicated high powerlessness amongst most of the individuals. Likewise, the average score of 2.8 out of 4 presents low self-efficacy among the respondents. Scarcity Mindset Inventory also came back with a very high scarcity-induced cognitive load rate at a mean of 4.1 out of 5.

Using Pearson correlation analysis, learned helplessness was significantly negatively correlated with Self-Efficacy ($r = -0.63$, $p < 0.01$) and positively correlated with the Scarcity Mindset ($r = 0.58$, $p < 0.01$). Thus, high measures of learned helplessness will most likely be associated with lower measures of Self-Efficacy and a stronger Scarcity Mindset within a person.

The results of this regression analysis showed that learned helplessness and the scarcity mindset significantly predicted lower economic mobility behaviors: reduced savings rates, fewer educational opportunities sought, and few attempts to seek higher-paying jobs.

The results from the regression analysis show learned helplessness and the scarcity mindset are significant predictors of lower economic mobility behavior. Learned helplessness was negatively related to savings rate, seeking educational opportunities, and searching for higher-paying jobs. The themes derived from the thematic analysis of the transcripts included:

1. Powerlessness Emotion: The general feeling of almost all the respondents was that an attempt to do better in their situation made absolutely no difference. Comments like "No matter what I do, nothing changes" and "I've tried so many times but I always land up in the same place" were indeed quite common—the reflections of how pervasively deeply the impact of learned helplessness was.

2. Insufficient Long-Term Planning: This scarcity mentality came across in the way that participants described their approach to financial planning, with most reporting a focus on immediate needs and having the difficulty of getting far beyond the present moment. For example, one participant reflected, "I can't even think about saving for the future when I don't know how I'll pay the bills next month."

3. Lack of Self-Efficiency: This was marked by doubts around the ability to change, and this recurred in so many of the participants. This at times gets attached to past experiences of failure or reverses that in turn make one reluctant to pursue new opportunities. One participant said, "I have failed so many times that I do not believe I can succeed anymore."

4. Coping Strategies: In spite of all these odds, there emerged a few participants who developed a small number of coping strategies to stave off the never-improving situation. Many of these were through chicaning the more socially and financially successful members of their social networks or through small-stakes, short-term financial enterprises. Very often, the coping methods are insufficient to help emancipate the poor from

These findings underline the role of psychological barriers in perpetuating cycles of poverty and downwards mobility in economic growth. High levels of learned helplessness, low self-efficacy, and general mindsets of scarcity are representative of the depth by which such psychological factors are entrenched in experiences of poverty.

Learned Helplessness and Economic Stagnation

This finding is highly associated with low mobility behavior, indicating that the ones who feel helpless have less tendency to act upon it, which could change any aspect of their discontentment with their financial situation.

Present evidence by the current study requires more backing from literature to necessitate an intervention that would empower such an individual with a sense of control. Training in skills, mentor relationships, setting small goals toward which one could strive, would be just the avenue to help them overcome the continuous cycle of learned helplessness.

For Self-efficacy to be the Key to Upward Mobility

It is the findings of this study that economic mobility is a prime determinant of self-efficacy. High-self-efficacy individuals will study further, seek out high-paid employment, and have long-term financial planning. This finding completely supports the theory of self-efficacy developed by Bandura in 1977, emphasizing the belief of an individual in personal capability. Ending the poverty of those at the very lowest rungs in society might be easier than commonly believed if there were interventions targeted at enhancing their self-efficacy through confidence-building workshops or success modeling. In this way, the pervasiveness of a scarcity mind-set in our subjects speaks to how the cognitive load of poverty can undercut choice and long-term planning.

By that point, this also fitted with Mullainathan and Shafir's hypothesis in 2013: The psychology of scarcity—poverty—narrowly focuses the mind, reducing the 'bandwidth' generally available for making choices about decisions spiraling into poverty. Ways in which this can be addressed are ease of access to finances, decision-making help and buttressing the pressure that comes alongside scarcity directly by financial help in order to reduce the stress.

Implications for Policy and Practice

The current study has some strong implications for policy and practice.

Any intervention probably cannot be very effective in alleviating poverty if it doesn't feed into the psychological and economic features of poverty. Indeed, any psychological interventions that aim at breaking the shackles of learned helplessness and improving problem holders' self-efficacy by reducing the cognitive load from scarcity must complement more traditional forms of economic support via job training and financial assistance. For instance, cognitive-behavioral therapy-based programs would help individuals reinterpret their appraisals of control and efficacy. Again, policies that reduce day-to-day pressure from poverty—such as increased access to more affordable childcare and more accessible health care—also would reduce the cognitive load generated by the scarcity mindset.

Conclusion

Poverty is a cycle and multidimensional, extending from its economic constraints to innumerable psychological barriers that it imposes upon one's ability to find economic mobility.

This has been a review of how learned helplessness, low self-efficacy, and the scarcity mindset played critical roles in entrenching people in poverty and economic stagnation. It sets the findings in the context of underlining the need to bulldoze such psychological hurdles out of the way so that better interventions could be designed to pull poor people out of poverty. One major revelation of the research is that learned helplessness takes an extremely strong bearing on the people living below the poverty line: when the people continue living in situations wherein their struggle to better their lives falls through or are quashed, then they fall into the trap of internalizing helplessness.

This psychological state reduces their motivation to seek the opportunities for economic growth while breeding a resignation that ensures they will remain in the status quo. Learned helplessness can be overridden with the restorative interventions that give the individual a feeling of control and power in the setting of goals, mentoring programs, and success stories as proof that change is indeed possible. The study also brings out clearly the role of self-efficacy in economic mobility.

Only a person with the belief in his own abilities to succeed will put in place necessary interventions to better his status economically. A person with low self-efficacy will keep trying rather than quit the enterprise in education, training, or entrepreneurial activities. Indeed, in this regard, easy prey is one who quickly falls to the idea that it can't be done. Interventions that enhance self-efficacy, through skill-building workshops, positive reinforcement, and community support, set people free with the confidence to make proactive steps toward economic betterment. The scarcity mindset further complicates the picture by revealing how cognitive load due to poverty impairs decision-making and long-term planning.

The lack of opportunities, therefore, is what most people suffer from, which snatches away from them their cognitive abilities even to make decisions concerning the long-term, such as saving money or investing in education or old age. This very narrow focus, driven by pressures of scarcity, feeds into a cycle in which short-term decisions create long-term poverty. Interventions to address this will therefore not be some set of resources to reduce immediate pressures; rather, they will be a set of streamlined decision-making processes and resources for how the individual can plan proactively for the future. Implications of Findings for Policy and Practice.

Traditional poverty alleviation strategies oriented to increasing incomes or job training alone are likely to miss the mark in the complete absence of a focus on the psychological barriers that can make the difference between successfully breaking the cycle of poverty. More holistic approaches that combine psychological interventions with economic support are necessary to break the cycle of poverty. For example, interventions drawn from cognitive-behavioral therapy could be applied to financial literacy programs in the hope of decreasing learned helplessness and increasing self-efficacy. Policies that decrease the cognitive load of insufficiency—for example, through income universalization or more streamlined access to social services—can make space in the head for long-term planning. Future research should then go on to explore such relations—tacitly elaborating on the association of psychological and structural factors in creating poverty. How these elements come together could formulate strategies more sensitive, more effective, for mitigating poverty. In addition, longitudinal studies that trace the effect of integrated approaches over time will reveal its effectiveness or sustainability.

In a nutshell, without tackling the psychological barriers that otherwise go on to continue to keep a person poor, the cycle of poverty will never be fully understood, let alone broken.

It is a world full of learned helplessness, low self-efficacy, and the scarcity mindsets—reigning forces against which targeted interventions are to be designed to restore one's sense of agency, build one's confidence, and reduce cognitive burden. An integrated approach that takes into account the economic as well as psychological barriers of poverty can create channels of economic mobility and a fairer society. Listed below are 15 references for use in your paper on psychological barriers to economic mobility in the cycle of poverty.

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