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Social Services, Social Justice, and Social Innovations: Lessons for Addressing Income Inequality

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Abstract: This paper first explores three lessons about income inequality that have emerged in cross-disciplinary study. Second, it relates those lessons to ethical practices in social work and social services, and other ethics of social justice. Third, it briefly examines sample innovations in social services that hold promise for addressing the three lessons of the income inequality described. Finally, the paper offers reflections on a potential path forward in a quest to mitigate the harm of persistent income inequality and create more equitable systems for those experiencing it.

Keywords: income inequality; social justice; social services; social innovation

1. Three Lessons about Income Inequality

This paper is the product of seminar-based interdisciplinary study on income inequality. The author reviewed key literature on income inequality from the fields of law, economics, philosophy, theology, social work, education, and business, guided by scholars in each field. An examination of literature across these disciplines raised a set of lessons relevant to the practice of social services and advocacy as they relate to addressing income inequality—pursuits common to social workers and human service managers. Programmatic and advocacy interventions, however, may not be designed with the interplay of these three lessons in mind, thus reducing their likelihood of having a sustainable impact on the challenge of income inequality.

Therefore, this paper has three goals: (1) to articulate the three lessons observed; (2) to relate those lessons to the ethical practice of social work and social service management; and (3) to examine current innovations in practice that may hold promise for addressing income inequality given the complex nature of the problem as highlighted herein.

The data are strong regarding the tenacity and negative impacts of income inequality. This paper accepts those findings as accurate and seeks to report them sufficiently for later consideration of how social services, social justice ethics, and social innovations can help address them. The three lessons include that (a) lower-income voices are suppressed in the political process; (b) the economic mobility “ladder” is missing some rungs; and (c) fiscal and educational policies and practices that used to help address or mitigate income inequality are losing their potency. These three lessons paint a picture of the potential for an enduring income inequality that social service providers and others with a strong social justice ethic must address, using new methods and approaches.

1.1. Lesson 1: Lower-Income Voices Are Suppressed in the Political Process

The field of political science offers evidence that lower-income voices are suppressed in the public and participatory spheres. This suppression plays out in at least three ways, each closely related. The first two are presented convincingly by [Schlozman et al. \(2012\)](#) in *The Unheavenly Chorus: Unequal Political Voice and the Broken Promise of American Democracy*.

The first of those two is the observation that political participation consistently varies by income, with those who have higher levels of socio-economic status (SES) engaging more actively and regularly. Schlozman et al. (2012) use data from the Pew Internet and American Life Survey to demonstrate not only that increases in SES equate with political participation, but also that type of participation varies by SES quintile, with higher quintiles increasingly engaging, using money through donations. From a social work perspective, where community organizing is a valued tradition, it is particularly disheartening to learn that one of the few political activities in which higher SES did not matter was political protest—disheartening because, as Schlozman et al. (2012) note, “the fact that there is so little variation across the SES quintiles for an act that is often characterized as the ‘weapon of the weak’ is itself noteworthy” (Schlozman et al. 2012, p. 124).

Second, and related, organized political participation favors the interests of those in higher income brackets. Schlozman et al. (2012) present a hierarchy of political activity—from protest, to working on a campaign, to giving money to a campaign—that correlates with SES; participation in all three especially correlates with increases in income. Not only do the policy interests of the more active not necessarily align with the less active, e.g., preference for means-tested programs in which the less active disproportionately participate, but money can also hold particular sway in affecting public policy disputes. They write, “Given how unequal our bank accounts are, to allow cash gifts or preferments to public officials . . . is to place citizens on a very unequal footing when it comes to potential political influence” (Schlozman et al. 2012, p. 270). Gilens and Page (2014) present complementary findings regarding the influence of economic elites in public policy outcomes. Using a “tentative and preliminary” (Schlozman et al. 2012, p. 564) statistical model, they demonstrate that, “The estimated impact of average citizens’ preferences,” are non-significant (“near zero”), while “economic elites are estimated to have a quite substantial, highly significant, independent impact on policy” (Schlozman et al. 2012, p. 572).

Third, elected officials pay more attention to the preferences of higher-income constituents, regardless of the political activism, engagement or contact between the elected official and lower-income constituents. This may be difficult to accept for egalitarians, who might hope that political action can counterbalance income influence in a democratic society. Nevertheless, Larry Bartels documents this reality in his book, *Unequal Democracy: The Political Economy of the New Gilded Age* (Bartels 2008). After giving a nod to a 1995 work by Verba, Schlozman, and Brady where they note, “inequalities in activity are likely to be associated with inequalities in governmental responsiveness” (Bartels 2008, p. 253), Bartels describes an analysis he did of US Senators in the 1980s and 1990s, in which he found the following:

... views of constituents in the upper third of the income distribution received about 50% more weight than those in the middle third Meanwhile, the views of constituents in the bottom third of the income distribution received no weight at all. Far from being ‘considered as political equals,’ they were entirely unconsidered in the policy-making process. (Bartels 2008, pp. 253–54)

Granted, Bartels considered the responsiveness of elected officials thirty years ago. Given the U.S. Supreme Court’s findings in *Citizens United vs. FEC* in 2010, however, combined with increasing rates of income inequality in the United States (Zimmermann and Ritzen 2016) and the ever-increasing cost of getting elected¹, it would be reasonable to assume not only that disparities in the power of political voice based on income have not shrunk since then but, instead, they have grown. As U.S. Senator John

¹ In 2014, a group of reporters from *Time* combined data from the Federal Election Commission with other sources to create an interactive calculator and set of maps demonstrating how the costs of elections at various levels in the US had changed over time. Their summary finding for the article was that the cost of running for a U.S. Congress seat rose 555% from 1984 to 2012 (Sherer et al. 2014).

McCain quipped after the Citizens United verdict, “If money is free speech, then the wealthiest people in America are those that get to speak the most freely” (Haberman 2014).

These three findings—that lower-income individuals are less politically active, that political activity favors the interests of those in higher income brackets, and that elected officials pay more attention to the interests of people in higher income brackets—suggest that lower-income voices are, for practical purposes, suppressed in the political process and public policy spheres and, therefore, at a disadvantage to address public policies contributing to, or exacerbating, income equality. This is a crucial lesson for social workers and social service providers. While the practice of community organizing has been much maligned since President Obama—a former community organizer—first ran for the office², it is core to the tradition of social work. Indeed, there have been decades in which social work has been nearly synonymous with organizing around poverty and inequality (Specht and Courtney 1995). In addition, social and human services agencies that focus on public policy will frequently seek to organize their constituents to voice favor for or protest against specific public policy measures in the hopes of affecting, for example, local and state budget priorities.

This trend of income disparity suppressing political voice has implications for the ability to foment public policy changes on behalf of people on the wrong side of income inequality. What happens when no amount of organizing elevates the voices of the poor? What is the response within social work and the social services to a political system so unbalanced that those at the bottom of the income ladder have no effective political recourse to change that position, and yet, unless they change that position, they have no political recourse? As Schlozman et al. (2012) note, “If you’re not at the table, you’re on the menu” (Schlozman et al. 2012, p. 309).

1.2. Lesson 2: The Mobility Ladder Is Missing Some Rungs

The second important lesson comes from the intersection of economics and sociology. Combining what economics demonstrates about family outcomes with what sociology demonstrates about opportunity and social connections, it becomes clear that while America may pride itself on being a place where upward mobility is possible for anyone, the mobility ladder is missing some rungs. Three key findings raised in interdisciplinary study of income inequality contribute to this aggregate lesson: the difficulty of moving up income quintiles; the existence of what Robert Putnam calls the “youth opportunity gap” (Putnam 2015); and the impact of place on future outcomes.

First, research from the field of economics demonstrates the suppression of upward mobility across income quintiles. U.S. Census data clearly show that the share of total income is disproportionately concentrated among higher earners in the U.S., even though they represent a small percentage of the overall population (Elwell 2014). Elwell explains that the top income quintile holds more than 50% of the nation’s total income, leaving the four quintiles below to share the other 50% (Elwell 2014, Summary). Not surprisingly, the four remaining quintiles do not share that remainder evenly. Those in the lowest income quintile receive only 3.2% of total household income (Elwell 2014, p. 3). They hold little income in terms of personal earnings, but also relatively little income in terms of share of the overall pie. Corak (2013) then shows that it is more difficult for people in the lower income quintiles to move to the higher income quintiles over time.

Income inequality exacerbates that problem. Chetty et al. (2014) show that areas of the U.S. with higher levels of economic mobility for low-income families are those that start with less income inequality, and vice versa. On the whole, however, the U.S. is trending toward more income inequality since the 1970s, not less (Atkinson 2015). This bodes poorly for the future prospects of those at the bottom end of the income ladder in general.

² Alaska governor and vice-presidential candidate Sarah Palin and Rudy Giuliani, former Mayor of New York City, both made speeches on Day 3 of the 2008 Republican National Convention in which they specifically disparaged candidate Obama’s background as a community organizer. (Palin 2008; Giuliani 2008).

It is useful to note here that the US is also trending toward more *wealth* inequality, as are other Western economies. Piketty's *Capital in the Twenty-First Century* (Piketty 2014) argues that slower economic growth leads to the increasing importance of capital for financial prosperity. That, in turn, leads to an "accelerating" wealth gap as those with capital can invest it for further asset growth, whereas those without cannot. Further, the nongovernmental organization Oxfam's annual study of inequality demonstrated that, in 2016, 62 people owned as much wealth as another 3.5 billion (Oxfam 2016). Race exacerbates the wealth gap, with whites in the United States holding six times as much wealth as black or Hispanic individuals in 2010 (McKernan et al. 2013).

Second, a lesson from sociology demonstrates that gaps in income can lead to gaps in future opportunity. In his recent bestseller, *Our Kids* (Putnam 2015), sociologist Robert Putnam continues his longtime study of social capital and its influence on individuals in America. Here, however, he directs that look at social capital to consider (a) its impact on opportunities for children; and (b) how its existence, access to it, and use of it have changed. Putnam finds that social networks, in essence, have an amplifying effect on other factors driving inequality, ultimately putting affluent families even further ahead in the game. Putnam refers to this as the "youth opportunity gap" (Putnam 2015, p. 207). Recently, other researchers have begun to sing a similar theme, expressing concerns about "opportunity hoarding" among higher-income families (Lyken-Segosebe and Hinz 2015).

In addition to the role economic and social capital factors play in opportunity, one must consider the role of place itself. The idea that "your zip code should not determine your future" has become widely embraced in nonprofit work and policy circles. Economists Chetty and Hendren's (2015) work on the "childhood exposure effect" undergirds the point. In their research, they found that low-income children (defined at the 25th percentile of income distribution) who lived in neighborhoods that were worse environments for children—as indicated by factors like violent crime, income inequality, segregation, and quality of schools—experienced a negative impact on their future upward mobility. When a low-income child moved from a neighborhood with a less supportive environment to a more supportive one, that child's adult upward mobility improved, and the improvement got larger the younger the child was at the time of moving. Where a child grows up has at least some level of predictive effect on future outcomes (see the essay by Walsh/Theodorakakis).

Sociologist Robert Sampson sounded this theme a few years before Chetty and Hendren's findings on the childhood exposure effect. In *Great American City* (Sampson 2012), he advanced the concept of "enduring neighborhood inequality," showing how certain neighborhoods in Chicago demonstrated an impact on the opportunities and outcomes of youth, even when controlling for a variety of other factors. Sampson writes, "neighborhoods are not merely . . . empty vessels determined by 'bigger' external forces, but are important determinants of the quantity and quality of human behavior in their own right" (Sampson 2012, p. 22).

Missing rungs in the economic mobility ladder matter for any practical approach to income inequality, and the social services are no exception. Consider a suite of interventions typical to social service agencies. A low-income youth receives support to stay in school. That youth is part of a mentoring program, receives nutrition support through school meals, and snacks in an after-school program in which the youth participates regularly. Assume, further, that each of these programs uses models supported by evaluation, and that each is rooted in research on the impact of factors like hunger, social isolation, the lack of role models, and poor use of out-of-school time on child outcomes.

What if each program is successful in helping keep the youth enfranchised, focused, performing academically, away from the criminal justice system, etc.? Nevertheless: (a) the youth's neighborhood still can suppress his outcomes with statistical significance; (b) the youth's range of economic mobility is limited by geography of birth; and (c) there is a concomitant, "suite of opportunities" that remains outside the youth's grasp despite overcoming these other barriers to success. If that is the case, then interventions focused on the individual must happen within the context of concerted efforts to produce massive structural changes at the neighborhood, regional, state, and federal levels. In the field of social work, this is considered part of "macro" practice (Netting et al. 2012). In human and social services it

means advocacy, legislative action, and systems change work. It is worth noting, however, that social service agencies struggle mightily to raise annual budgets, putting pressure on them to emphasize direct service work where outputs and outcomes may be more easily demonstrated, rather than to engage in indirect, systems-change work, such as advocacy or public awareness.

1.3. Lesson 3: What Worked In the Past Does Not Work Now, or Is Existentially Threatened

The third key lesson comes from a set of findings in the fields of education, public policy—specifically, fiscal policy—and law. Each finding represents trends with disparate impact on already marginalized populations. These trends call those engaged in social work and social services to enter the fray on policy discussions more traditionally in the wheelhouse of other disciplines or practices. Together, the findings show that mechanisms that used to help resolve income inequality no longer do so effectively (in the case of education), or are existentially threatened (in the case of social welfare spending). The findings include: the existence of an income achievement gap; the dampening of education as an equalizer; and the suppressive impact of global fiscal policy on national spending (for more on this last point, see the essay by Garcia).

To begin, researchers in education have demonstrated that there is an “income achievement gap,” and that said gap has begun to outstrip the racial educational achievement gap (Reardon 2011). Primary school education drove up living standards and intergenerational mobility between 1900 and 1970 (Duncan and Murnane 2014), but a black-white gap in academic achievement has persisted for decades (Reardon 2011) and has been a focus of educational policy discussions and nonprofit work on racial justice. In an edited volume on the growth of inequality for children in the U.S., however, Reardon (2011) explains that an *income* achievement gap has been growing steadily, likely for more than half a century, and that it is “now more than twice as large as the black-white achievement gap” (Reardon 2011, p. 93). Childhood socio-economic status, therefore, has disproportionate impact on educational achievement. The lesson goes on to demonstrate that educational achievement has disproportionate impact on future earnings and opportunities.

The emerging salience of the income achievement gap does not make the black-white achievement gap less notable or important. Indeed, one could argue it raises the stakes on the black-white achievement gap even higher, given the racial dimensions of childhood poverty in the United States. Black children in America, for example, are more than twice as likely to experience poverty during childhood compared with white children, and seven times more likely to experience persistent poverty (Ratcliffe and McKernan 2010).

The income achievement gap data combines with other data about education to help demonstrate that what used to work to resolve income inequality does not work as well any more. Namely, the education solution to modest beginnings is no longer a powerful one, at least for some. In their 2014 book, Duncan and Murnane argue that schools no longer hold the promise they once did to become income and opportunity equalizers. They write:

macroeconomic forces that have driven a widening wedge between the incomes of affluent families and those of poor and working-class families have also made it much more difficult for schools to help children from low-income families acquire the skills they need to compete in today’s economy. (Duncan and Murnane 2014, p. 2)

One key culprit is the emergence of personal computing and computing technology in general. First, it drove the need for a more highly educated workforce. Then, it helped facilitate shrinking the world, allowing for outsourcing of work to lower-wage markets. That, in turn, tightened the correlation between educational attainment and earnings (Duncan and Murnane 2014).

The correlation between educational attainment and earnings is, however, now being called into question. In February 2016, the Brookings Institute, a Washington D.C. think tank, released one of its regular “Social Mobility Memos,” entitled, “A college degree is worth less if you are raised poor” (Hershbein 2016). It showed that the impact of a bachelor’s degree on adult earnings was muted by

lower socioeconomic status when starting the degree program. In other words, the poorer one is before getting the degree, the less positive impact that degree will have on one's lifetime earnings, despite the fact that the degree costs the same. So, while educational attainment and earnings are ever more tightly correlated, and earnings are a way to close the income inequality gap, the promise of education producing earnings that can close that gap is weaker for low-income students. Education is no great equalizer if it has unequal impact, rooted in inequality at the point of entry.

That, in turn, leads to data about global macroeconomic policy and its influence on national fiscal policy that might address persistent income inequality. The income inequality troubles of individual American families happen against a backdrop of international investment, commerce, and trade. Here, the disciplines of law and public policy enter; specifically, the emergence of international economic law as a result of globalization. In a piece also produced from the income inequality, seminar, legal scholar [Frank Garcia \(2017\)](#) echoes Duncan and Murnane, noting that foreign investment exacerbates domestic income inequality, "outbound by facilitating transfer of low-skill jobs from developed countries, increasing returns to capital; and inbound in developing countries by increasing the skill premium." At the same time, he notes that the global economy supports tax avoidance, which in turn suppresses revenues available to invest in social welfare in national budgets. The system, then, supports growth at the upper end while suppressing investment in fiscal policies to support the lower end of the economic spectrum.

How do we know that reductions in policies such as social welfare spending affect the ability to mitigate income inequality? In mid-2016, the McKinsey Global Institute released a study of six developed economies³, showing that, on average, 65%–70% of households were in income segments with flat or declining market incomes (defined as wages and income from capital) between 2005 and 2014 ([Dobbs et al. 2016](#)). The data suggest that up to 80% of income groups might not advance in market income over the next decade.

In terms of *disposable* income over that same period, however, results varied dramatically. In the United States, while more than 80% of households were within income brackets for whom incomes either stagnated or fell, fewer than two percent of those households experienced loss or stagnation in their disposable incomes. Indeed, most households experienced a small *gain* in disposable income over that time period. The United States shared this distinction with Sweden, known for the strength of its social welfare policies. The report's authors ascribe the strength in disposable income in the US, despite the weakness of market income growth, to fiscal policy around transfer payments and taxes. "In the United States," they note, "net transfers in 2005–14 turned a four percentage point decline in median market income into a one-point gain in disposable income" ([Dobbs et al. 2016](#), p. 14). Taxes and transfers can, in their words, play a "decisive role in limiting or reversing the decline of market incomes" ([Dobbs et al. 2016](#), p. 16). In other words, the ability of the national budget to provide tax relief and financial assistance to those experiencing income inequality is necessary in order to help combat that inequality. [Dobbs et al. \(2016\)](#) also reflect [Frank Garcia \(2017\)](#) argument about macro pressures on the national budget, and the resulting likelihood that the US will not be able sustain this taxes-and-transfers approach to relieving income stagnation over time (for more on the significance of such tax and transfer policies see the essay by Quinn/Cahill).

Leaders of domestic social services agencies would be unlikely to see global fiscal policy as their purview when seeking to redress the effects of persistent income inequality. Instead, education continues to be a core national strategy for trying to close income and achievement gaps. One need look no further than the passage of No Child Left Behind in 2002 or the emergence of the Common Core initiative, backed by the Bill and Melinda Gates Foundation, for evidence. Further, the GuideStar database ([GuideStar 2016](#)) lists nearly 60,000 charities focused on elementary and secondary education

³ The comparison included Italy, the United States of America, the United Kingdom, the Netherlands, France and Sweden and was based on 2014 or latest available data.

alone in the US. Nevertheless, this multidisciplinary study of income inequality suggests that (a) those seeking to address domestic income inequality through social services increasingly will have to understand and engage in questions of global macroeconomic forces; and (b) pursuing educational attainment for low-income children will be increasingly insufficient to address persistent disparities without other, simultaneous efforts to address systems issues, such as opportunity hoarding or the quality of technical education provided within schools.

To review, the preceding section has discussed three core lessons about the tenacity of income inequality resulting from interdisciplinary study of the issue. They include: (1) lower-income voices are suppressed in the political process; (2) the mobility ladder is missing some rungs; and (3) what worked in the past does not work now, or is existentially threatened. The combination of these three lessons arguably constitutes a definitive moment in income inequality in the United States, especially for those on the wrong end of it. Income inequality effectively mutes political voice and influence for those at the lower end of the income scale. Mobility up that income scale is badly broken. The byproducts of income inequality—such as where one lives and whom one knows—have their own suppressive effects. Tools that used to help equalize disparities, like public primary education and a college degree, have lost at least some of their equalizing power. Simultaneously, global trends in fiscal policy gut national budgets, depress spending for social welfare, drive jobs that helped move people up the income ladder for generations out of the country, and create new elites whose voices will then disproportionately be heard in the halls of political power. It represents a brutally efficient cycle in which those about whom the discipline of social work cares, and to whom social service leaders dedicate their work, fare the worst and have the least chance of faring better.

2. What Social Work and Social Service Ethics Have to Say in Response

This section briefly examines what the professional ethics of social work and social services can offer in addressing the lessons of income inequality just described. The ethics discussed here then manifest in the social innovations offered in the next section.

2.1. Social Work Ethics

Social work and social services are not synonymous. According to the National Association of Social Workers (NASW) Center for Workforce Studies and Social Work Practice, (a) social services and human services can be treated synonymously; (b) social and human services focus on well-being at the individual, family, and community levels; and (c) social workers can occupy a broad range of direct service and administrative roles within social and human service agencies (NASW 2011). Nevertheless, the *NASW Code of Ethics* states the primary mission of social work as, “to enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty” (NASW 2008, Preamble). Given the expressed overlap between the social work mission and the work of social services, therefore, it is reasonable to turn to social work’s professional code of ethics for guidance.

In its Preamble, the *NASW Code of Ethics* lays out a set of principles necessary for the ethical practice of social work (NASW 2008). These principles guide professional behavior for the social worker (Netting et al. 2012), and arguably reflect the professional practice of delivering social services. The code offers six core values of social work, which include service, social justice, dignity, and worth of the person, importance of human relationships, integrity, and competence (NASW 2008, Preamble). Of particular note for this paper are social justice, dignity and worth of the person, and the importance of human relationships.

Regarding social justice, according to Netting et al. in their textbook on macro social work, “Ideally, social justice is achieved when there is a fair distribution of society’s resources and benefits so that every individual receives a deserved portion. Social work is in the business of distributing and redistributing resources” (Netting et al. 2012, p. 13). Social service approaches to just resource distribution vary tremendously. Indeed, philosophers have labored long and hard to formulate

persuasive interpretations of justice as applied to the question of income inequality, with particular emphasis on the influential work of political philosopher John Rawls. Nevertheless, note the NASW emphasis on redistribution. This emphasis suggests specific priorities in response to the lessons just discussed, including, but not limited to, questions of opportunity hoarding and federal transfer payment policies.

Regarding the dignity and worth of the person, Netting et al. explain this value is often referred to as “self-determination” (Netting et al. 2012, p. 14). The language of self-determination is used by a number of disciplines, including international law, political science, education, and psychology, to name a few. Perhaps a definition borrowed from public health ethics would be useful in this instance. For this, the author turned to a book review exploring a work on the public health ethic of social justice written by Powers and Faden (Silva 2013). Silva summarizes self-determination as including personal choice, and then quotes Powers and Faden, citing the ability to “... guarantee individuals a degree of protection against the interference by the state or one’s fellow citizens in their choices and actions” (Silva 2013, p. 35). This definition identifies the conflict effectively. What happens when the state does not interfere with choices and actions, but social and formal systems stymie the expected results of those actions? For example, if a low-income individual chooses to pursue higher education in order to earn better wages, but a complex set of systems suppresses those future wages, even if the actor makes all the “right” choices and actions? From a social services perspective, the combination of commitment to the dignity and worth of the individual, with the priority of self-sufficiency and the ability to achieve desired levels of well-being, arguably calls for a concerted effort to correct such interference.

Lastly, consider the importance of human relationships. Netting et al. suggest that a commitment to the importance of human relationships calls for inclusion of those who are marginalized in the change process (Netting et al. 2012, p. 14). Such an argument follows closely on the heels of the concept of self-determination, as they note, and suggests that a proper social services response to the hindrances of self-determination will, by definition, place those struggling for self-determination at the core of any pursuit of a solution. “At the core” means not only in the focus of the work, but also in the definition and execution of that work.

2.2. Solidarity

Before exploring some innovations in social and human services that deploy these ethics in ways promising for addressing the challenges of income inequality, one additional social justice ethic has something to say about the lessons learned—solidarity. During the income inequality seminar that led to this paper, the group explored readings offered by a representative from theology. These works explored religious ethics and what they offer to an analysis of the causes of and responses to today’s income inequality, from a variety of religious perspectives. Across the traditions, several advocate the principle of solidarity as a core ethic in addressing the impact of income inequality on lower income Americans.

In his paper exploring a Buddhist-Christian dialog on income inequality, Joerg Rieger advocates for the idea of “deep solidarity” (Rieger 2013). He defines the concept by explaining, “while solidarity has often been taken to mean a commitment ... to support others who are considered to be worse off, deep solidarity starts with the understanding that many of us find ourselves in the same boat” (Rieger 2013, p. 158). In her exploration of an “ethics of accountability,” Mary Elizabeth Hobgood asserts, “Solidarity means working together to claim a fair share of power in a class structure that impoverishes some, privileges others, and damages everyone” (Hobgood 2009, p. 108). Lastly, in her discussion of Catholic social teaching and inequality, Mary Jo Bane argues that solidarity “implies that it is both appropriate and necessary for government at various levels to take responsibility when families, communities and the private sector cannot or will not” address income inequality effectively and sufficiently (Bane 2014, p. 397). Common across these claims are two ideas: first, that a commitment to human relationships calls the individual to take and/or cause action on income

inequality; and second, that the experience of income inequality is a shared one, and a damaging one, for all—even those benefitting from it.

These ethics of social justice—originating both from the professional practice of social services and from religious traditions regarding social justice—suggest a course of action for those seeking guidance on whether and how to address the three lessons learned about the tenacity of income inequality. They suggest (a) that action is necessary in order to correct the imbalances created by sustained income inequality; (b) that action can and should be toward enabling people to self-determine, both in the ability to attempt self-sufficiency and prosperity and in the ability to achieve said self-sufficiency and prosperity with some level of equity in the potential outcomes from those attempts; (c) that approaches to righting imbalances and fostering equity in complex social systems should, as much as possible, be driven by those experiencing the inequity themselves; and (d) that the persistence of income inequality is, ultimately, morally damaging to all those who participate in the unequal system, regardless of one's position within that system.

2.3. *Sample Innovations in Social Services*

Since 2000, the country—and, indeed, the world—has experienced two recessions, including the Great Recession of the late 2000s. The impacts on low- and middle-income families have persisted, as evidenced by the trends reported in the McKinsey Global Institute study of stagnating wages (Dobbs et al. 2016).

This section offers a glimpse of two social service approaches that have emerged since 2000 that offer potential responses to the lessons identified in the first section, in ways consistent with the ethics presented in the second section. These approaches also embrace, either intentionally or indirectly, the idea of “intersectionality,” a theory in sociology that recognizes the interplay between social identities and oppression—that, for example, race and class form “intersecting oppressions” that must be dealt with as such (Jones et al. n.d.).

Boston Rising, a now defunct antipoverty fund focused on the Grove Hall neighborhood of Boston, embraced a belief in the intersectionality of race, place, and poverty, the value of choice, and control for those experiencing poverty, and the idea that the generational cycle of poverty can be broken in a particular neighborhood as a result of sustained, collaborative effort.⁴ Believing in intersectionality, and recognizing the complexity of intergenerational poverty in a low-income, historically African American neighborhood, Boston Rising sought a simple framework for its investments that would, ultimately, make headway against this intractable problem. After more than two years of studying best practices from other organizations, as well as the work of scholars and leading practitioners on poverty and inequality, Boston Rising determined that poverty could be disrupted in a given neighborhood by creating three conditions: (1) an education that leads to employment; (2) employment that facilitates building assets over time; and (3) social connections that can be leveraged for problem solving along the way (Boston Rising n.d.).⁵ While Boston Rising ultimately was closed after its lead donor redirected his philanthropy (Abraham 2013), during its short life it received awards and recognition as an innovative approach to philanthropy with an ambitious mission.

The missing rungs on the income mobility ladder, failure of education to support people in jobs and asset accumulation, the role of income and social connections in creating economic opportunity, and downward pressure on spending to support income stability for low-income Americans, suggest that the Boston Rising approach was, indeed, oriented properly. That orientation also included approaches that (a) believe individuals, families and communities want to solve problems for themselves and chart their own paths; (b) build on an individual, family or community's own strengths

⁴ The paper's author was the first CEO of Boston Rising. As the organization is now defunct, there is limited public material available for citation. The description of Boston Rising's approach, therefore, comes predominantly from the author's own account, coupled with citations for support where available.

⁵ For evidence of these three pillars, see the areas of specialization as reported for Boston Rising in its LinkedIn profile.

and assets⁶; (c) foster both “bonding” and “bridging” social capital, thus stretching the concept of community and emphasizing cross-class and cross-place solidarity; and (d) believe in and promote the principle of subsidiarity, which, when translated into social service terms means that the acts of policy making and program design should be kept as local as is possible and reasonable (Brendan 2006). Those approaches correspond directly to the ethics outlined in the previous section.

When Boston Rising closed, its remaining resources were redirected to an initiative the organization had studied extensively during its own formation, Family Independence Initiative, or FII (Abraham 2013). Founded by Mauricio Lim Miller, who won a MacArthur Fellowship for his work (MacArthur Fellows Program 2012), FII is rooted in “intrinsic motivation to determine [one’s] own path,” and a belief in self-determination (Moore 2014). FII Evaluator Melanie Moore describes their work as “Helping families by doing nothing for them” (Moore 2014, p. 6). Lim Miller had worked as a social worker running an acclaimed, traditional community development agency for decades with results he found unsatisfying (Stuhldreher and O’Brien 2011). When then-mayor of San Francisco, Jerry Brown, challenged Lim Miller to figure out how to approach anti-poverty work differently, Lim Miller realized he had no idea how to do that, but that thousands of families like his own immigrant mother had, in fact, figured it out (The Boston Foundation 2016). He then designed an approach that supports self-organized groups of families with financial incentives and data tracking capabilities to set their own financial, educational, and personal family goals, and track their progress over time (Stuhldreher and O’Brien 2011). Families set their own agendas around things like employment, home ownership, higher education, savings, and health, and use their own social networks and social capital to engage in problem solving. For example, families seeking homeownership might find someone in the community who can teach them the steps to improving their credit ratings. FII recruits a limited number of families in a location to participate, and then families reach out to their own social networks to grow the circle and the results. Those results are striking. Between 2010 and 2013, for example, FII in Boston, MA, went from 35 to 600 participating families, but only recruited the initial 35 directly. In 2013, average family savings rose 210%, household debt went down an average of 37%, and 73% of children who attended school improved their grades. The percentage of people who felt they had someone they could “count on” for problem solving (consider this the proxy for social connections) went from 27 to 91 (The Boston Foundation 2016).

For purposes of brevity, this paper offers glimpses into two social service innovations that seek to address the more pernicious aspects of income inequality while deploying social justice ethics in doing so. Another example that merits further investigation is LIFT, a national organization that uses volunteers to help families facing crises resulting from poverty as they pursue goals they define for themselves. In resemblance to Boston Rising, which learned from LIFT, volunteers help members focus on personal development (parallel to education), social capital (social connections), and financial wellbeing (assets) (LIFT 2016b). According to LIFT’s 2015 annual report, the agency helped members recover \$7.8 million in wages (LIFT 2016a, p. 6) and obtain nearly \$2 million in public benefits and housing (LIFT 2016a, p. 23). While undoubtedly more examples exist, these effectively capture the intersection between innovations in social services and the approaches suggested by social justice and professional ethics.

3. Potential Path Forward

The innovations described in the previous section begin to address the intersectionality of income inequality, its tenacity, and some of the barriers and failures laid out in the three lessons about it—specifically, access to education, pursuit of economic well-being, and access to opportunities afforded by social capital. In addition, Boston Rising took a place-based approach, specifically in an attempt to address neighborhood and childhood exposure effects. Part of a path forward, then, in

⁶ In social services, this approach is widely defined as “strengths based” programming.

the quest to mitigate the harm of persistent income inequality and create more equitable systems for those experiencing it would be to advance more approaches like those described just now, as well as others that embrace social justice, self-determination and the importance of human relationships in their work, and that tackle educational, economic and social capital factors.

Family Independence Initiative would be the first to say, however, that a tremendous amount of work remains to be done beyond what approaches like it and LIFT can accomplish on their own. In a blog for FII, Lim Miller explores what U.S. Census data say about a family's ability to stay out of poverty, having left it. He notes that 30% of families leaving poverty cycle back below the poverty line within three years (Lim Miller 2015). He goes on to fault federal fiscal policy for this cycle, asserting, "Benefits are provided when you enter poverty, and when you are wealthy" (Lim Miller 2015), but not as one leaves poverty and attempts to jump the missing rungs in the mobility ladder. Lim Miller's ultimate point is that federal policy is the result of a failure to believe that people in poverty can leave it, and are willing and trying hard to do so.

Given the missing rungs in the mobility ladder, it seems clear that fiscal policy in the US must address both the need for average people to build assets, as well as the existing gross disparities in asset accumulation by race. In a study of data from the 2007 Study of Consumer Finances, Chang found that "Single black and Hispanic women have a median wealth of \$100 and \$120 respectively; the median for single white women is \$41,500" (Chang 2010, p. 3). Asset ownership has a compounding effect over time, as these data suggest. Yet social welfare policies tend to penalize low-income families for accumulating assets—benefits shrink as savings increase. In addition, policies to compound assets—for example, the mortgage tax credit—do not kick in until families already have achieved sustainable incomes (Lim Miller 2015). Such fiscal policy might be effective if the beliefs were true that people on the wrong side of income inequality are not interested in, or capable of, changing their lots. In that case, fiscal policy would provide necessary supports for the poor in order to sustain them, and then make fiscal investments in those who have achieved some level of stability because they will be most capable of prospering and continuing to be upwardly mobile.

FII's work demonstrates the fault in that logic, however. Indeed, rectifying the racial wealth gap, countering opportunity hoarding, restoring the benefits of education more broadly to the American workforce—all require part of the path forward to be innovating not in practice, but in principle. To fight the tenacity of American income inequality, the next wave of social innovation will have to include innovations in belief. More specifically, the fight will require a broader embrace of solidarity.

In this case, solidarity refers to beliefs that (a) income inequality is a shared experience; (b) income inequality inflicts collective damage, due to the interconnected nature of humans and the human economy; and (c) it is necessary to prioritize policies that will rectify the worst effects of it while seeking to right the systems that perpetuate it. The 2016 American presidential election cycle arguably demonstrated that segments of the population not only understand but also are quite exercised about these beliefs. The McKinsey Global Institute study showed that income stagnation disproportionately affects young people and the less well educated (Dobbs et al. 2016). Polling during the political primaries demonstrated that the two main presidential candidates most widely considered disruptive of the status quo—Republican nominee Donald Trump and Democratic candidate Bernie Sanders—performed disproportionately well with lower-income and less well-educated voters, and with young people, respectively (Thompson 2016; CIRCLE 2016). Both candidates ran on platforms focused on marginalization of low- and middle-income families and on the disproportionate wealth and power of upper-income America.

Neither Trump's nor Sanders' approaches, however, represented a true embrace of solidarity. For the U.S. to achieve solidarity around income inequality, two additional things must happen. First, those currently benefitting from pernicious income inequality must decide it is unacceptable and damaging, even for them in the long run. Second, in seeing income inequality as a shared experience, people must decide to pursue a collective response. Awareness of the shared experience of income inequality must drive policy and political action toward a sense of community and common cause, rather than

driving people on either side of the opportunity gap further apart. Otherwise, the interests of those at the top of the ladder will favor keeping the system as it is, and will continue disproportionately to find their way into public policy.

Unfortunately, as of this writing, the 2016 election cycle represented not a coming together, but a pulling apart. Reasonable people will disagree about the viability of those up and down the mobility ladder coming together in common cause and shared experience to rectify the structural economic and social injustices that give income inequality its staying power. Nevertheless, it must happen if people of good will want to make sustainable change for those being left behind.

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