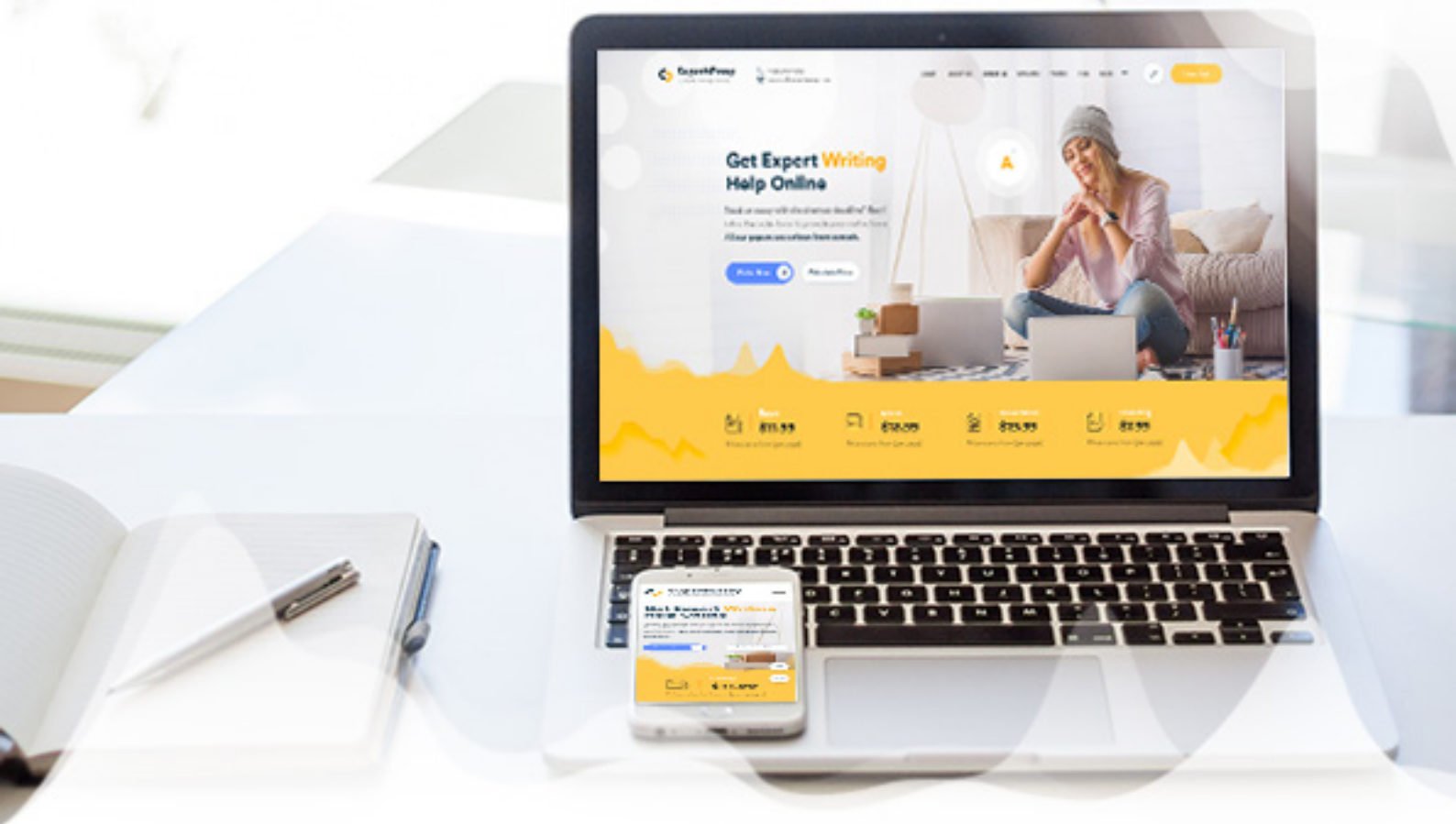


Book Critique: The Working Poor

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Introduction

David K. Shipler in his book *The Working Poor: Invisible in America* describes the struggles of the U.S. working population as well as provides a special focus on the cause of their social stagnation despite their significance and value to the nation's economy. This book tells the stories of different working families in the country, analyzing the hardships that they encounter in their daily lives both at home and at work, and also brings out the impact of these hardships on their social as well as financial status. The book mentions the role of the American society as a whole in social and financial stagnation of the working population, citing the consumerist culture, ignorance when it comes to rights and privileges, and exploitation by employers as well as public and private institutions. Shipler approaches the subject of poverty among the working population from a solution seeking perspective as he examines the phenomena in a holistic manner as well as looks at the possible causes of underlying characteristics that are common across the board with regards to the poverty stricken working population. In this regard, the book can be considered not only as an insight to the reality on the ground, but also as a guideline in charting the way out of this national calamity.

The first part of this paper examines the book with special focus on the method of research used by the author. In the second part, the examples that show the struggles that are experienced by people who work in lower level jobs across the country based on the author's findings are discussed, and the third part discusses the conclusions drawn by the author in this book. Suggestions or ideas on possible solutions are also explored herein.

The Research Method Used by the Author

In chapter one, the author uses observation as well as previously gathered statistics to guide his deductions on the subjects of the 'workings and effects of tax payments and refunds, the abuse of the poor by public and private institutions, the spending habits of the working poor, the consumerist culture of the United States, and the omnipresence of money as a guiding factor in the lives of the working poor'. All these are issues that have been examined and addressed by researchers at one point or another such that the needed information was readily available to the author. He also uses his expertise in observation to deduce the connection between having money and not having it with regards to how the society treats its citizens, burdening them with expectations and unnecessary trends that are often way beyond their comfort zone financially speaking.

In chapter two, Shipler (2005) interviews three working women and also observes their daily lives in a bid to highlight the struggles that they go through as well as all the obstacles that litter their path and make it virtually impossible for them to get ahead. The chronicles clearly show just how much the working population has to put up with, and why they work so hard yet end up with so little to show for their work.

These two types of data collection methods are used throughout the book with most of the chapters using both methods. He uses the life stories of working families so that to illustrate his research, implying that most of the data used is first hand information. This simply means that the author's chosen research method was observational which combines the use of interviews, observation and previously generated statistics that are relevant to the subject of the study.

Examples of the Struggles of the Working Population as Seen in the Book

Exploitation by Private Institutions and Government Agencies

In this book, the working population is shown to be exploited by both private institutions and government agencies including banks, tax preparers, employers and insurance companies. All these institutions take advantage of the poor by denying them their rights, entitlements and benefits based on their ignorance or lack of information with regards to how they can protest against unfair treatment. The working poor are seen to be overcharged and even denied some privileges when it comes to insurance policies. They are also exploited by their employers and are often forced to work a lot for little pay and in very poor working conditions, usually with little or no benefits at all. Banks also tend to exploit the poor by imposing unfavorable terms on the loans, overdrafts and other financial services that they provide. Therefore, the borrowers are obliged to pay much more than they borrowed. Otherwise, they can lose all their property upon failure to meet the deadlines for payments. In other words, the working poor are left at the mercy of these private and public institutions usually due to their ignorance and unfamiliarity with the law.

High Interest Rates

According to Shipler (2005), banks and other financial institutions often charge high interest rates for financial arrangements such as loans, advances and overdrafts. In this sense, the working poor are forced to spend much more in settling their debts thus getting themselves further and further into debts. Even in situations where their expenses can be sustained by their income, the

borrowing habits and the high interest rates charged upset this balance and make it impossible for them to pay off a debt.

High Expenditure Driven by Consumerist Culture

The author states that the society also imposes numerous 'unnecessary' expenses on the working poor, such as cable television, cell phones and fashionable clothes or even cars in some instances. The consumerist culture embedded in society dictates the expenditure of the working poor thus making money a great determinant in the life worth of these families. The pressure often results in more debts as they struggle to live up to the 'norms' as defined by this very society that condemns them if they do not attain the set standards. Therefore, they are forced to spend more than they can, and even at times trade off basic items like healthy food and medication for these unnecessary products that are considered essential by the society.

Sexual Abuse

In this book the Shipler (2005) explores the subject of sexual abuse among the working poor, citing examples in which working individuals are subjected to sexual harassment at work. Moreover, they lack the courage to fight it since they fear losing their jobs. Also, the author highlights the fact that while sexual offences are not particularly a reserve for the working poor, it is this class of people who find themselves as helpless victims as they are not fully empowered with the right information on how to deal with such occurrences. Working persons are often sexually abused by their bosses and colleagues and they do not know what to do. They often lose their jobs anyway as they become unproductive based on the resulting psychological trauma. In addition, since the working poor live in less secure neighborhoods they are more at risk than their wealthier counterparts who live in the gated communities.

Dysfunctional Relationships Based on Domestic

Instability

These dysfunctional families may also be in the wealthy class but most are working families. For one reason or another, most of the working families are single-parent families in which the parent is in unstable relationships. In this sense, their partners are not totally involved in their children's lives creating a system of unreliability when it comes to relationships. This often results in a fear of commitment, and maintaining a healthy relationship or even a job also becomes quite hard in the future. The working poor are thus subjected to a cycle of dysfunctional relationships in which the children bear the brunt of their parents' inadequacies.

Health Issues Brought About by Unhealthy Lifestyles and Poor Living Conditions

The research by Shipler (2005) showed that the working poor are more vulnerable to diseases, such as diabetes, asthma, obesity, heart diseases and malnutrition among others. These people often trade off healthy foods for other expenses like cable television and mobile phones, and even when they can squeeze the foods into their budgets they simply cannot find the time to prepare them. Thus they find it easier to consume junk and processed food. This habit compromises their health in general. Also, working long hours and not having enough rest, as well as the unfavorable working conditions and inability to afford regular medical checkups further put them at great health risks. At the end of the day, the working poor are quite vulnerable based on the way they live their lives and how much time and resources they have to keep themselves in great shape with regards to healthy living habits.

Academic and Societal Obstacles to Upward Social Mobility

The job market is quite competitive yet most of these working families can barely afford to attain higher education. In this regard they remain stuck at the

lower level jobs while those from the more privileged backgrounds take up the better jobs. Based on their limited access to education due to financial constraints, their social mobility is stunted and they continue to languish in poverty while struggling to live on their meager earnings.

Unemployment Fueled by the Common Trend of Outsourcing Low Skill Jobs from World Countries

Even without the outsourcing trends the country's unemployment rate is quite high. However, companies continuously opt to outsource the low skilled jobs to countries with cheap labor and lower minimum wage limits. This has left so many of America's working population without jobs, while those working are forced to put up with bad working conditions knowing that the competition is high and other desperate individuals would willingly replace them for less earnings.

Unfavorable Policies on Immigration, Minimum Wage and Financing in Public Institutions of Learning

Most of the working population in America comprises of immigrants from the third world countries. In fact that not all of them reside in the U.S legally. Receiving the correct documents is not easy for them. As a result, most immigrants are forced to succumb to the exploitation of their employers for fear of being exposed and deported or worse losing the job and having to live in the streets. The immigrants are often paid way below the minimum wage allowed by the law, and are neither given benefits nor holidays as they are in no position to make demands on their employers.

In addition, schools that are known to cater for the working poor are not properly financed by the Government. Students in these schools are often

distracted from their studies by domestic issues, sickness, and crime in their neighborhoods among other things. Their schools are also not equipped, thus their teachers are not motivated enough to perform their duties. This makes them poor performers thus denying them a chance to join top colleges and universities.

The Author's Conclusions and Ideas on How to Improve Life for the Working Poor

The author concludes by giving practical solutions to the problems of the working poor in America. The author also provides a great insight on how the society as a whole can finally get rid of this national calamity of people who work so hard yet struggle to sustain their livelihoods. To deal with the issue of academic obstacles, Shipler (2005) recommends job training, apprenticeships, vocational programs and equal financing of schools by the Government in order to deal with the academic disparities that make the working poor incapable of competing for better job opportunities. He suggests a holistic approach in the fight against poverty in that all members of the society must play a part, and the wealthy must especially be willing to make some sacrifices especially with regards to health insurance financing and wage bills. He also emphasizes that the working poor must be equipped with such skills as job finding, money management, self-awareness, confidence, and interpersonal so that they can find and maintain jobs to sustain themselves and their families. The Government should also utilize its position to put in place favorable regulatory mechanisms, immigrant policies, wage restrictions, grants as well as subsidies to cushion the working poor from the high costs of living so that they could afford to live well

as per the amount of work that they do.

In more ways than one, the working poor have come up as a result of capitalistic mindsets that justify exploitation of laborers for the benefit of the wealthy members of society (Shipler, 2005). This implies that as a capitalist state it would be virtually impossible to overcome the crisis of the 'working poor' in America. In addition, the consumerist culture as defined by the American society does not help the plight of the working poor either. In this sense, the changes required must come from the society as a whole. While the capitalist mindset is favorable for wealth creation and accumulation, the plight of the laborers must be factored in as they need to be considered as the backbone of any organization. Furthermore, the companies need to stop running after cheap labor in foreign third world countries and instead embrace the idea of creating employment for the lower skill workforce in the country. Moreover, rather than condemning academic failures and former convicts, the society needs to embrace them and give them a chance to prove their worth in other areas like practical working skills. This will serve as a stepping stone on their way out of poverty.

Conclusion

In this book, the author mentions the role of the American society as a whole in the social and financial stagnation of the working population, citing the consumerist culture, ignorance when it comes to rights and privileges, and exploitation by employers as well as public and private institutions. The subject of poverty among the working population is thence approached from a solution seeking perspective as the author examines the phenomena in a holistic manner, looking at the possible causes of the underlying characteristics that are

common across the board with regards to the poverty stricken working population. The book is thus not only an insight to the reality on the ground, but also a guideline in charting a way out of this national calamity.



Reference

Shieler, D.K. (2005). *The working poor: Invisible in America*. New York: Vintage books.

