## The struggle of the working poor

Sociology, Poverty



The Struggle of the Working Poor Revised EssaySociology113 Yvonne Barney October 19, 2012 The Struggle of the Working Poor Society often describes the impoverished with one word, lazy. Society has taught us that if a person wants to be financially successful, it is a simple process ofeducationandhard workthat will equate to a successful income. This is theAmerican dream. If the impoverished simply would get a job instead of being lazy, they would not need to rely on programs like welfare. The impoverished would succeed if they only would apply themselves.

However, in an attempt to present another point of view, The Working Poor Invisible in America by David K. Shipler (2004) explored multiple variables this group struggles with daily. Chapter 1, "Moneyand Its Opposite," explains 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 consumeristiculture the United States, and the omnipresence of money as a guiding factor in the lives of the working poor.

Chapter 2, "Work Doesn't Work," chronicles the struggles of three working women as they attempt to climb out ofpovertythrough employment. They hold jobs that pay between \$6 and \$7 per hour and attempt to eke out a living with the additional assistance of welfare checks, foodstamps, Medicaid, and other services. However, a slight raise in their pay creates an offsetting loss in benefits. Chapter 3, "Importing the Third World," addresses the poor immigrant workers, both legal as well as illegal, laboring in sweatshop conditions in the United States.

Shipler recounts the working conditions of numerous sewing shops in Los Angeles, where legal and illegal immigrants from Mexico, Honduras, Korea,

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Vietnam, Ethiopia, Thailand, Cambodia, and other nations work for wages below the federalminimum wageand without overtime pay. Chapter 4, "Harvest of Shame," tells of the harsh living conditions of migrant farm workers across the United States. They receive low wages—mostly minimum wage; live in deplorable housing; are exposed to azardous pesticides and herbicides; face little government enforcement of labor laws; are difficult to organize due to the transient nature of their work and the undocumented status of most; and are constantly on the move, which does not allow their children stable access to education. Chapter 5, "The Daunting Workplace," addresses the diverse challenges the workplace holds for those from the lower rungs of the socioeconomic ladder. Many working poor have no work experience, no education, a criminal record, adrug addiction, and a lifelong absence of role models.

Dysfunctional families in which no one works, or even ventures outside the neighborhood, have provided no support system or role models. Chapter 6, "The Sins of the Fathers," begins by unveiling an epidemic of sexual abuse that affects all classes and races in the United States. Both the wealthy and the poor are abused; however, the wealthy tend to have the financial as well as thefamilyresources that enable them to overcome abuse. Chapter 7, "Kinship," emphasizes the role that kinship plays in overcoming the hardships of poverty.

Shipler writes, "Kinship can blunt the edge of economicadversity" (p. 179). He describes a family of five that has faced all forms of hardship and poverty—from job loss to cancer to the death of the mother—yet holds together through bonds of love and caring. He also chronicles the story of a woman

who chose to earn significantly less and be plunged into poverty and debt in order to spend time with her children, one of whom eventually attended Dartmouth College. Chapter 8, " Body and Mind," addresseshealthissues affecting poor families.

Shipler mentions malnourishment, susceptibility to infections, disease, chronic conditions (such as asthma, diabetes, and allergies), premature birth, retarded cognitive and physical development, stress, and emotional distress, as well as material support that can help a family endure. It is not uncommon for children in poor families to suffer from poor diets, which can be the cause of numerous related health problems. Chapter 9, "Dreams," begins with the ambitious professional aspirations of sixth and eighth grade children from poor families in Washington, DC.

Shipler contrasts these aspirations with the enormous faced problems beyond their control. Chapter 10, "Work Works," is dedicated to the positive impact that job training and working has had on some poor individuals and families. Job training programs that teach soft skills as well as hard skills and are successful in instilling confidence and self-esteem are appreciated by employers. Chapter 11, "Skill and Will," emphasizes that American society must understand what it can do using the skills and resources it has to combat poverty.

The approach to remedying poverty, Shipler argues, must be holistic, tackling all problems associated with it at once. The United States is often described as a place where anyone can "pick themselves up by their bootstraps" and realize the American dream of a comfortable lifestyle. But, for over 30 million Americans, this dream is no longer possible. Though we

live in the richest and most powerful country in the world, there are many individuals who are living under or at the poverty level. While the United States has enjoyed unprecedented affluence, low-wage employees have been testing the American doctrine that hard work cures poverty" (Shipler, 2004). The status of poverty translates to families of four making around \$ 18,850 a year. And as soon as they find work or move just slightly above the \$ 18,850 a year (which is still a meager and deprived way to live), they are cut off from welfare subsistence and lose other support designed to help them, such as food stamps and health insurance; This situation often leaves them no better off, and sometimes worse off, than when they were not working.

Proponents of welfare reform have verbalized that the working poor are poor because of their lack of effort and laziness; this statement is an oxymoron. The working poor work longer hours, with less pay and few, if any, benefits. Some make the right choices and save a little money, avoid overwhelming debt, and live modestly. Even for those who live carefully off a working wage, it only takes one issue for their world to crumble around them. If the car breaks down or a family member is injured at work, what little savings they have accumulated could be gone in an instant.

Why do people stay poor when popular opinion tells us if we work hard, we will be okay. The answer lies in the valued social inequalities; the opportunities available to each socioeconomic status level differ greatly. One factor that seems to distribute over the impoverished is lack of education. Lack of knowledge affects every aspect of life from basic health care to

effectively raising children in a safe and secureenvironment. Children who come from a working-wage family should not be disadvantaged.

There is no reason why the public education system should not give every child an equal opportunity to graduate high school and continue on to college or trade schools. The fact is public schools are funded to a large degree by property taxes. Impoverished schools receive considerably less funding and have to find ways to make their budgets work. Furthermore, the best teachers are often in school districts that can offer competitive salary. It is a well-known fact that children from affluent families tend to do better in school.

Children from low income families tend to do poorer on tests, have a lowergraduationrate, and are less likely to attend and complete college (Melville 2012). Yet the income divide has received far less attention from makers government officials policy and than gaps in student accomplishment by race. Now, in analyses of long-term data published in recent months, researchers are finding that while the achievement gap between white and black students has narrowed significantly over the past few decades, the gap between rich and poor students has grown substantially during the same period (Levitan, Magnum & Magnum 1998). We have moved from a society in the 1950s and 1960s, in which race was more consequential than family income, to one today in which family income appears more determinative of educational success than race," said Sean F. Reardon, a Stanford University sociologist. Professor Reardon is the author of a study that found the gap in standardized test scores between affluent and

low-income students had grown by about 40 percent since the 1960s and is now double the testing gap between blacks and whites (Tavernise 2012).

A-1 In another study, by researchers from the University of Michigan, the imbalance between rich and poor children in college completion — the single most important predictor of success in the work force — has grown by about 50 percent since the late 1980s (Tavernise 2012). Tavernise (2012) concluded that 8 % of the working poor hold college degrees compared to 26% of all workers. Although, two-thirds of the working poor hold high school degrees; this proportion is much lower than the 88% of all workers who hold high school degrees.

The consequence of not holding a high school degree is often poverty. 22% of workers who do not hold high school degrees fall below the official poverty level which is \$23, 050 for a family of four, and 34% fell below 150% of the poverty level which is \$34, 575 for a family of four ("Problems facing" 2012). There is some evidence that the working poor are less likely to receive job training from their employers. The combination of lower education and lack of training compared to other workers make it difficult for the working poor to climb out of poverty.

Only 30% of the working poor live in married couple families, compared to 65% of all workers. Single, female-headed families are especially overrepresented among the working poor. Among the working poor, 49% live in families headed by a single woman. Of those who live in families headed by a single female, 28% work but live below 150% of the poverty level. In addition, almost half (46%) of all single parents who work and have children under six years old are in poverty.

Workers who were never married or those who were once married also face relatively high rates of working poverty. Twenty percent of workers who have never been married and 21% of those who were divorced, widowed, or separated lived below 150% of the poverty level (" Problems facing" 2012). The working poor are less likely to be covered by health insurance by their employers. Only 18% of the working poor are covered by health insurance available through their employer or their union, compared to 55% of all workers.

Malnourishment, susceptibility to infections, disease, chronic conditions (such as asthma, diabetes, and allergies), premature birth, retarded cognitive and physical development, stress, and emotional distress can be a side effect of lack of health insurance. It is not uncommon for children in poor families to suffer from poor diets, which can be the cause of numerous related health problems. Although many of the working poor qualify for food stamp benefits, few receive them. The average food stamp benefit for a family of four is \$ 496 per month (Center on Budget and Policy Priorities 2010).

Of those who qualify for these benefits, two-thirds do not receive them. It is unclear why the working poor do not receive these benefits, but lack of need does not seem to be the reason. Research suggests that the working poor do not know that they qualify for these benefits. In addition, welfare administrators in some states incorrectly tell applicants, especially men, that they do not qualify for these programs. Finally, often local agencies create added barriers to discourage welfare participation.

The City of New York, for example, used to require that applicants return to the welfare office for a second visit in order to apply for food stamps. This requirement was eliminated only recently because of a court order (FamiliesUSA. org 2012). Many working poor families cannot find affordable housing. Almost one in six households are cost-burdened, paying more than 30% of household income on housing expenses. Median level shelter costs, including mortgage payments, real estate taxes, property insurance, rent, nd utilities, account for 20% of the average non-poor household's income. For poor households, the median expenditure can be as high as 60% of household income (Levitan, Mangum; Mangum, 1998). In addition, poor families may face long waiting lists for available subsidized housing units, especially in rural areas. However, access is improving as extension educators provide the working poor with information about home ownership and special mortgage programs, and how to access them. Balancing employment and parenting demands is especially challenging for the working poor.

They have fewer financial resources, and the types of jobs for which most are eligible provide little independence, authority, and flexibility to respond to conflicting demands (Henly 1999). Child care is an important obstacle. Nationwide, high-quality child care is scarce and expensive. Respondents in one study paid, on average, \$70 per week for child care, about 22% of their earned income. In the same study, about one-fifth of respondents reported they had no regular child care provider and had to piece together care for their children at the last minute or leave children home alone or with an older sibling.

Thirty percent of respondents reported having left a job because of a child care disruption (Henly, 1999). According to a study conducted by the Urban Institute in 2005, more than two thirds of children ages 5 and under from low income families spend a significant amount of time in child care each week. This is significant because the quality of child care available to low income families is much worse than that available to higher income families, and the quality of the child care affects the child's development. High quality, center-based care is expensive and is simply not an option for many low income families.

Instead, they turn to informal, sometimes unregulated child care (Melville, 2012). There federal are programs to improve and fund earlychildhoodeducation, but these programs do not work with the hectic working schedule of low income parents. Child care subsidies are available in some states, but not available to all low income workers. In other words, low income families often have difficulty accessing support systems that help them balance work and family life. As a result, the children of low income families are not given the same opportunities as their middle class counterparts (Melville, 2012).

Unfortunately, high-quality care tends to be more expensive, and childcare subsidies in many states pay only the average market rate. Moreover, childcare subsidies cover only a minority of the low-income workforce (Henly, 1999). Parents who choose to enroll their children in high-quality child care often would have to pay the additional costs; a choice many cannot afford to make given other demands on the family income. For many working poor

families, these additional costs; make selecting high-quality child care financially impossible (Schulman & Adams, 1998).

Extension educators can make sure the working poor know about and take advantage of available subsidies, and tax credits can offset the high costs of child care. Transportation is also a major barrier to financial self-sufficiency for many working poor families. Many of the working poor do not get to work with the ease that most working non-poor enjoy (Lambert, 1998). Even though some communities have identified creative solutions to local transportation needs, transportation remains a problem for many of the working poor. Mass transit, if available, is often sparse, not taking direct routes to most job locations.

Outside of heavily populated metropolitan areas, public transportation is largely unavailable. Working poverty does not affect everyone to the same extent, and certain segments of our population are more likely to become members of the working poor. Individuals in this category include workers who are most likely to be allocated to the low-wage jobs that fail to provide full-year employment. Women make up a greater share of the working poor than do men, probably because on average they earn lower wages and work fewer hours.

Although women comprise 47% of workers between the ages of 18 and 56, 56% of the working poor are women (FamiliesUSA. org, 2012). Non-citizens of the United States are also disproportionately represented among the working poor. Fifteen percent of such workers live below poverty, and 30% live below 150% of the poverty level. Blacks and Hipics are especially affected; working poverty affects people of color to a much greater extent

than it does white Americans. A surprisingly large number of blacks and Hipics work below the poverty level.

Twelve percent of all blacks who work fall below the poverty level, and 23% fall below 150% of the poverty level. Among working Hipics, the poverty rates are even higher: 14% live below the poverty level and 29% of Hipic workers fell below 150% of the poverty level (Shipler, 2004). The working poor face a number of difficulties: low wages, insufficient hours, layoffs, lack of skills along with limited health benefits affect their health and other conditions that may affect their work performance. Thus, prescribing one solution is not likely to solve the problem of working poverty.

The working poor need higher wages and jobs that offer full-year employment, wage supplements such as the Earned Income Tax Credit, and access to services such as health care and child care. Most importantly, we should not assume that we can solve the problems of working poverty without income supports. Because many of the working poor are disabled or suffer from other serious health limitations, some workers may not be able to work more hours or in higher paying jobs and must rely on income supports in order to survive above the poverty level. References Center for American Progress (2012. Retrieved October 10, 2012 from http://www. merican progress. org/issues/women/report/2008/10/08/5103/the-straightfacts-on-women-in-poverty/ Center on Budget and Policy Priorities. (2010). Retrieved October 10, 2012 from http://www. cbpp. org/cms/index. cfm? fa= view&id= 1269 FamiliesUSA. org. (2012). Retrieved October 10, 2012 from http://www. familiesusa. org/resources/tools-for-advocates/guides/federalpoverty-guidelines. html Henly, J. (1999). Challenges to finding and keeping http://www.

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