

Review of shipler's the working poor essay

[Business](#), [Industries](#)



In David K.

Shipler's book, *The Working Poor Invisible in America* the reader is provided a peek into the personal stories of the inner lives of eight families struggling inside the vicious cycle of poverty. Shipler's method of interviews, narratives of personal stories and observation represents an innovative study investigating the working poor in an attempt to understand "how people in real communities devise collective responses to their problems (Segal, 2010)." A. Barriers In a absorbing way that made me cringe at times, Shipler allows these 'invisible' poor to narrate in their personal stories the structural, social, economic and cultural barriers that impact the families. Although I tend to disagree, Shipler admits that one major cause of poverty can be traced to a single source: unfortunate personal choices.

He clarifies that although not choosing to be poor, people time after time make unilateral, self-serving, short-sighted, choices, including walking away from their responsibilities as a parent, dropping out of school, ignoring their moral and religious values, and from regimented occupation habits. Instead, they turn to an all too familiar pattern of drugs, violent domestic relationships, early pregnancy and a cycle of hereditary welfare passed down from their parents (Shipler, 2004). Individual barriers and choices are not the only reason people are poor. The government seems absent in its efforts to assist.

The Earned Income Tax credit is too complicated and few families realize they have the right to claim the EIC. More importantly, as we learned in our discussion and video in this social policy class, ever since the Earned Income

Tax credit was instituted in 1999, the working class poor have higher numbers of audits than individuals of higher tax brackets (Segal, 2010). This increase in audits was fueled by Republican leaders fear that poor people were abusing this tax credit.

Subsequently, these audits have raised the working poor's fear of the I. R. S and numerous companies have swooped in to take advantage of those fears and misunderstandings. Companies such as H; R Block charge huge fees for tax preparation and filing along with exorbitant fees for refunds in temporary bank accounts that many of the working poor can't afford due to banks requirement of minimum high balance and subsequent access fees if you fall below that minimum. Social security taxes regressive structure takes entirely too much of poor people's income, which in turn deter any motivation to work. In addition, there is no monetary incentive for employers in the tax system to " hire, train and motivate ill-educated workers (Shipler, 2004). The very nature and definition of our government's poverty guidelines are confusing, misleading and broken. The formula used to calculate the definition of poverty was designed over forty years ago (Jimenez, 2010).

The model set in 1955 used a formula that provided 1/3 of the family income for food budget. This is no longer realistic, since today's families only spend 1/6 of the family income on food (Jimenez, 2010). For those walking a tightrope of poverty, getting a raise at work can actually feel like punishment.

The government formula that calculates the allotment of quantity of food stamps and rental subsidy benefits allowable is based upon the recipient's

income level (Shipler, 2004). A pay raise can decrease the portion of the recipient's allowable benefits, which would mean having to pay more out of pocket for food and rent (Segal, 2010)(Jimenez, 2010). Children of poverty do not have the quality of education needed to allow a success in life. Our state educational system heavily favors the rich due to inequitable school funding.

Funding is based in large part by property taxes thereby leaving schools in poorer areas with not enough money to get the materials needed to teach (Jimenez, 2010). The impoverished inner-city and working poor neighborhoods with run-down, dilapidated schools, poorly funded school lunch programs, and a basic lack of computers, books, educated competent staff, structurally sound buildings and security to prevent unwanted outside sources such as drug dealers (Shipler, 2004). In addition, Shipler points out that a lack of quality education is just the tip of the iceberg when it comes to the necessary social and mechanical skills necessary to realistically prepare them for employment (Shipler, 2004). Health care has become a form of governmental oppression. There are little to no funding for preventative care as Shipler points out in his scathing review of the bureaucratic nightmare of merely staying healthy enough to go to school if you are poor (Shipler, 2004). America's private health insurance industry makes it almost impossible for those of lesser financial means to have access to good health insurance (Shipler, 2004).

Our economic state makes it impossibly expensive to eat healthy, let alone to practice healthy lifestyle habits that are not taught regularly. In addition, the health care providers themselves and those individuals with forced

health care plans are faced with the enormous expenses of crooked insurance adjusters and giant malpractice insurance regimes (Shipler, 2004). Further barriers include the surrounding neighborhoods where the poor grow up. Rarely are there any positive role models for children to observe. Instead, poverty stricken areas are proportionately heavier in crime and drugs (Segal, 2010). In most inner-city impoverished neighborhoods the criminals and drug dealers are the only models poor children have to emulate. Witnessing the alleged positive attention and monetary success that sometimes comes with criminal activity, the children are attracted to this lifestyle.

Or worse, if you are already dealing with poverty, getting hooked on drugs may seem like the only way out (Shipler, 2004). Fraught throughout society are emotional and physical abuse, but it is overrepresented in areas of poverty. Abuse of any kind to children can leave them emotionally, physically and psychologically unable to cope with life choices or can even lead to disabilities that will further hamper their ability to learn in school and gain any meaningful employment (Abramovitz, 1996). There are also the barriers of negative stereotypes. The idea that someone receiving welfare is cheating the system or having babies to receive more money so they don't have to work have both emotional and mental consequences.

This type of discrimination is blatant throughout our democratic society that values individualism, a protestant hard work ethic and the societal sanctioned ideal that anyone can have the American dream if they just work hard enough (Jimenez, 2010). This means that if you are not making it

people assume it is something you have personally done wrong. More often than not, the poor, like the families in Shipler's book, relegate those oppressive, discriminatory remarks and put them on themselves, thus believing and enhancing this stereotype (Shipler, 2004). Shipler points out that our system oppresses poor people and subsequently they themselves oppress them as well (Shipler, 2004).

B. Social Welfare Policy as an example of Oppression and Discrimination The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) negatively affect most of the families in Shipler's book. This social welfare policy of " Back to Work" is a glaring example of a policy filled with oppression and discrimination. First it is important to understand that some theorists view the development of social welfare policy as a tool of social control. Segal, 2010). Those in positions of power use the institutions of social welfare system to control and direct the behavior of the needy. (Segal, 2010 at p.

61). The November 1994 Republican congressional victory led to " racially-tinged rhetoric about welfare as a ' way of life' and the need for women on welfare to behave ' responsibly' by going to work, opened the door to the even more draconian proposals" in welfare policies we see today (Abramovitz, 1996). Congressional hearings on the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) are telling in this regard. Jimenez, 2010). The congressional hearings on welfare reform were laced with discriminatory and oppressive beliefs and anti-feminist ideology that sent the message loud and clear: " Women on welfare needed to be

disciplined; since most women were now working outside the home, women on welfare needed to be sent to work (Jimenez, 2010 at 276). " These hearings reflected the 1996 shift in social welfare policy. Threaded throughout the debates was a discourse of obvious antithapy and public hostility toward unwed mothers, particularly African American women (Jimenez, 2010).

The family caps upon entering TANF, the ability for states to limit or deny TANF for drug convictions, and a general policy to terminate entitlement of welfare grew out of " deep-seated values about women's place in American society (Jimenez, 2010 at 275). " The subsequent fall out of these oppressive acts and social welfare policy are seen throughout the stories of the women in Shipler's book. Forcing women to go back to work without effective work programs to teach women the skills to enter the work market they are left with low wage jobs in the service industry. Women with children, the targeted group of this legislation, must find reliable transportation. Public transportation can be costly and notoriously unreliable which can further lead to additional monetary crisis if she needs a vehicle for transportation to jobs outside of the inner city. PRWORA granted states enormous control over welfare spending which arguably opened the door to racialized welfare policymaking (Kilty ; Segal, 2006).

The great flexibility given to states to meet child care needs for TANF recipients are sorely inadequate (Jimenez, 2010). This is so because the TANF block grants resulted in " racialized outcomes when the states used their increased control of the program to channel TANF dollars away from

impoverished persons of color toward working-poor whites regarded as more deserving an a potential electorate (Kilty ; Segal, 2006). " Further, the increased demand for child care has outstripped the supply and " the costs of licensed child care are often prohibitive (Jimenez, 2010). " This forces women to settle for second-rate child care, which in turn has negative " emotional, cognitive and social" consequences for the child's well-being (Jimenez, 2010).

Many of these families are unable to secure stable employment due to numerous barriers such a mental and physical health, domestic violence, substance abuse and unstable housing (Jimenez, 2010 at pp 278-279). " The debate on welfare reform is replete with discriminatory and oppressive ideology in so much as to encourage marriage for welfare mothers is heterosexist, paradoxical and a " clear introjections of religious values in social policy (Jimenez, 2010). In addition, with the increase of these women into the workforce, numerous families lose eligibility for TANF cash assistance, food stamps and Medicaid coverage. The incomes levels where families lose these benefits are, in most states, well below the poverty line (Jimenez, 2010). Race and ethnicity play a large and prohibitive role in the provisions of PRWORA. It is because many of the provisions of PRWORA directly affect immigrants, many of who are people of color from Latin America, Asia, Africa nd the Middle East that this social welfare policy is discriminatory.

The conservative image of welfare recipients implicit in PRWORA revolve around racial representations, (especially with the growing hostility toward immigrants), about who is lazy and who is poor (Kilty, K. M. ; Segal, E. A. , 2006). These realities are even more serious for immigrant laborers as seen in Shipler's book. Although SSI and Medicaid were restored to most legal immigrants in 1997, the PRWORA made legal immigrants ineligible for food stamps and SSI (Jimenez, 2010).

C. Justice-based Practice Perspective

As a social worker there is no simple answer to the dilemma of the working poor. I would approach my clients with a strengths-based approach recognizing that these people have survived horrendous difficulties and thusly have an innate capacity for growth and change. At the same time this approach acknowledges that these people have " a reservoir of resources and experiences to draw upon in their efforts to effect change (Miley et al. , 2009). In this vein my clients are assets and resources to gain knowledge and narrative information from, rather than liabilities in the community. In addition, this asset-based perspective can be used to deal with my clients' communities as a reservoir of experts in their environment and have a capacity to act on their problems toward effecting community and social change (Kretzmann and McKinght, 1993). This approach will help build confidence clients confidence in themselves, their communities and to begin to advance social justice, help the individual have clarity of purpose, and build self-esteem. These are just a few of the factors that these individuals must gain, Shipler says, to break free from the cycle of poverty (Shipler, 2004). To increase awareness of social inequality, social injustice and the

negative impacts of oppressive social institutions, I would also advocate on behalf of my clients to bring about legislative changes to “ specific existing or proposed policies or practices on behalf of or with a specific client or group of clients to effect positive macro legislation change (Ezell, 2001). I would also advocate to micro issues of unjust practices and policies imposed on my client so that I can gain a better understanding of the impact of “ social barriers and environmental constraints (Ezell, 2001).

” Shipler provides an example of how to help through the cooperation between private industry and nonprofit corporations which produced successful programs to help prepare people for the workplace, while also making the process beneficial to all involved (Shipler, 2004). I would change the “ unequal power relationship between myself and the client by learning to become their ally (Bishop, 2002). Instead of approaching clients from a “ social worker knows best attitude” I would employ my clients to work and collaborate on becoming their own experts of their “ problems and needs, capacities and potential resources” available (Bishop, 2002). I would use a combination of services provided by community hospitals, schools, housing authorities, police, social workers, lawyers, doctors and other critical institutions could create an interconnection of services, making the approach to assistance holistic in nature (Shipler, 2004). In short, the answer to how to help America's working poor is that we must all contribute. We must all take responsibility for our part in the health of America's society. As a social worker it is my responsibility to be their ally, partner and champion for equal social justice on both micro, and macro levels advocating that government must do its part to provide health care and education. I must employ a

strength and justice based approach to help my clients do their part in taking an active role in their environment and communities.

D. Lessons I was frankly struck at how easily one factor in these families lives could easily snowball and turn their worlds upside down and end in disaster. I realized that many people, myself included, take for granted the plentiful things around us. The abundance of food, housing, and education, health care that for the people in Shipler's book was a daily struggle. The stories opened my eyes to the numerous working poor that I observe everyday, without even noticing how they unwillingly " subsidize our lifestyles (Shipler, 2004).

" Shipler illustrates this well when he says, " Poverty leads to health and housing problems. Poor health and housing lead to cognitive deficiencies and school problems. Educational failure leads to poverty (Shipler, 2004). " I will carry the images of Shipler's working poor into my work as a social worker which I believe will help me stay humble, open my mind and create empathy and understanding rather than blame.

It helps me see the problems as social justice issues that must be changes for the good of all people. Shipler, D. K. (2004). *The working poor: Invisible in America*. New York, NY: Alfred A Knopf, a division of Random House, Inc.