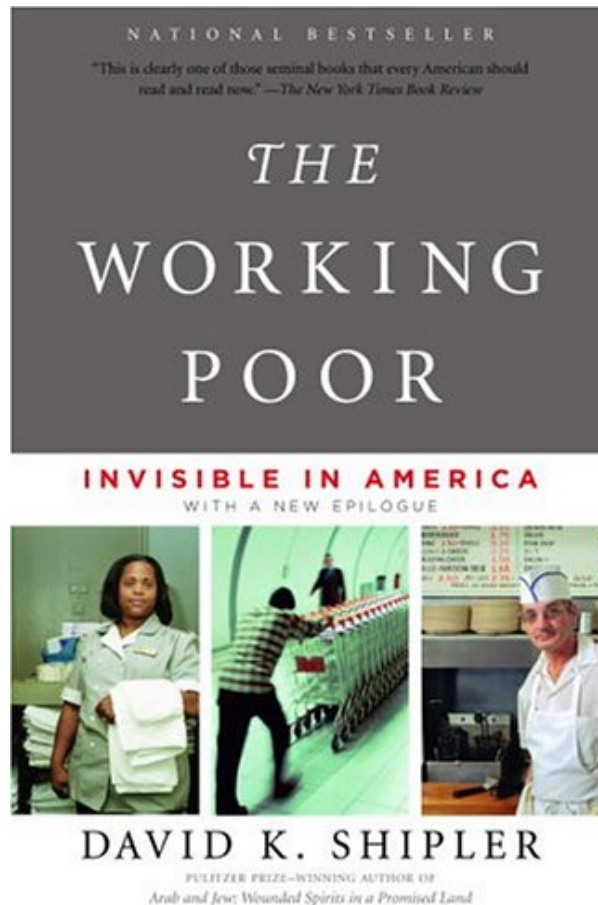


THE WORKING POOR: INVISIBLE IN AMERICA BY DAVID K. SHIPLER



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"This is clearly one of those seminal books that every American should read and read now." —*The New York Times Book Review*

THE WORKING POOR

INVISIBLE IN AMERICA
WITH A NEW EPILOGUE



DAVID K. SHIPLER

PULITZER PRIZE-WINNING AUTHOR OF
Arab and Jew: Wounded Spirits in a Promised Land

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Amazon.com Review

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"As a culture, the United States is not quite sure about the causes of poverty, and is therefore uncertain about the solutions," he writes. Though he details many ways in which current assistance programs could be more effective and rational, he does not believe that government alone, nor any other single variable, can solve the problem. Instead, a combination of things are required, beginning with the political will needed to create a relief system "that recognizes both the society's obligation through government and business, and the individual's obligation through labor and family." He does propose some specific steps in the right direction such as altering the current wage structure, creating more vocational programs (in both the public and private sectors), developing a fairer way to distribute school funding, and implementing basic national health care.

Prepare to have any preconceived notions about those living in poverty in America challenged by this affecting book. --Shawn Carkonen

From Publishers Weekly

This guided and very personal tour through the lives of the working poor shatters the myth that America is a country in which prosperity and security are the inevitable rewards of gainful employment. Armed with an encyclopedic collection of artfully deployed statistics and individual stories, Shipler, former New York Times reporter and Pulitzer winner for *Arab and Jew*, identifies and describes the interconnecting obstacles that keep poor workers and those trying to enter the work force after a lifetime on welfare from achieving economic stability. This America is populated by people of all races and ethnicities, whose lives, Shipler effectively shows, are Sisyphean, and that includes the teachers and other professionals who deal with the

realities facing the working poor. Dr. Barry Zuckerman, a Boston pediatrician, discovers that landlords do nothing when he calls to tell them that unsafe housing is a factor in his young patients' illnesses; he adds lawyers to his staff, and they get a better response. In seeking out those who employ subsistence wage earners, such as garment-industry shop owners and farmers, Shipler identifies the holes in the social safety net. "The system needs to be straightened out," says one worker who, in 1999, was making \$6.80 an hour 80 cents more than when she started factory work in 1970. "They need more resources to be able to help these people who are trying to help themselves." Attention needs to be paid, because Shipler's subjects are too busy working for substandard wages to call attention to themselves. They do not, he writes, "have the luxury of rage."

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From Bookmarks Magazine

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"Nobody who works hard should be poor in America," writes Pulitzer Prize winner David Shipler. Clear-headed, rigorous, and compassionate, he journeys deeply into the lives of individual store clerks and factory workers, farm laborers and sweat-shop seamstresses, illegal immigrants in menial jobs and Americans saddled with immense student loans and paltry wages. They are known as the working poor.

They perform labor essential to America's comfort. They are white and black, Latino and Asian--men and women in small towns and city slums trapped near the poverty line, where the margins are so tight that even minor setbacks can cause devastating chain reactions. Shipler shows how liberals and conservatives are both partly right--that practically every life story contains failure by both the society and the individual. Braced by hard fact and personal testimony, he unravels the forces that confine people in the quagmire of low wages. And unlike most works on poverty, this book also offers compelling portraits of employers struggling against razor-thin profits and competition from abroad. With pointed recommendations for change that challenge Republicans and Democrats alike, *The Working Poor* stands to make a difference.

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Most helpful customer reviews

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Needs Policy Summary, But Provides Full Details

By Robert David STEELE Vivas

Edit of 20 Dec 07 to state that this is a book of lasting value that must be kept in print, and to add links.

This book complements Barbara Ehrenreich's book *Nickel and Dimed: On (Not) Getting By in America*. Ehrenreich's is much easier to read and makes the same broader points. Where this book excels is in the details that in turn lead to policy solutions. I will go so far as to say that if John Kerry and John Edwards do not get hold of an executive summary of this book, and integrate its findings into their campaign as a means of mobilizing the working poor in the forthcoming election, then they will have failed to both excite and

serve what the author, David Shipler, calls the "invisible."

Invisible indeed. How America treats its working poor--people working *very* hard and being kept in conditions that border on genocidal labor camps, is our greatest shame.

The most important point made in this book, a point made over and over in relation to a wide variety of "case studies", is that one cannot break out of poverty unless the **entire** system works flawlessly. To hard work one must add public transportation, safe public housing, adequate schooling and child care, effective parenting, effective job training, fundamental budgeting and arithmetic skills, and honest banks, credit card companies and tax preparation brokers, as well as sympathetic or at least observant employers. The author is coherent and compelling in making the point that a break or flaw in any one of these key links in the chain can break a family.

I am personally appalled at the manner in which H&R Block, to name the largest within an industry, and Western Union, to name another, are ripping off the working poor with a wide variety of "surcharges" such that they end up paying 25% of their tax return or their funds transfer back to Mexico. This is both usury and treason if you want to look at it in the largest sense. They are sabotaging the American economy in a time of war.

It surprised me to learn that while hospitals are forced to treat the poor in an emergency, they are also allowed to bill them, and these bills, for an ambulance ride or emergency treatment, often are the straw that breaks a family into destitution. This is outrageous and should not be permitted. Then the author tells us that it costs as much as \$900 for a working poor family to declare bankruptcy and obtain the protection of the law from creditors, many of whom are cheats in the larger sense of the world. How can this be?!?!

It did not surprise me, but continues to distress me, to learn that the laws are not enforced. Although laws exist about minimum wage, humane working conditions (and humane living conditions for migrant workers), they are not enforced. The working poor are treated as less than slaves, for they are "used up and thrown out" with no defense against unfair firing. They are forced to work "off the books", to do piece rate work at below minimum wage, this list goes on. In essence, our politicians have passed laws that make us feel good, and then failed to enforce them so as to achieve the desired effects.

The author documents both the jobs leaving the US, and the fact that new jobs pay less. As Paul O'Neil, former Secretary of the Treasury has noted, we have two economies in America: one embraces automation (and kills jobs), the other requires expert labor (not the working poor). We have a double-whammy here that is totally against the lower half of the economic spectrum, and it is being aggravated by an incoherent immigration policy that feeds the beast.

On page 139 the author just blew me away with documentation to the effect that 37 percent of American adults cannot figure a 10% discount on a price, even with a calculator, nor can this same percentage read a bus schedule or write a letter about a credit card error. He goes on, citing the National Adult Literacy Survey from the Department of Education, to note that 14% of adult Americans cannot total a deposit slip, locate an intersection on a map, understand an appliance warranty, or determine the correct dosage of a medicine. I had no idea!!! This reality comprises a "sucking chest wound" in the economic body of America, and it is not a chest wound that can be healed as things now stand.

There are many other daunting "facts of life" in this book about the working poor, and they all add up to a complete failure of both the national and state leaderships to be serious about long-term sustainable economic prosperity.

The author concludes with some suggestions for reform, and here I wish he had actually gone to the trouble of creating a one-page policy paper summing it all up. His most obvious suggestion is wage reform, not just at the bottom, but also at the top. As I read and hear about executives making \$5 million to \$80 million a year, the norm seeming to be around \$20 million, I have to ask myself, have we gone nuts? Are stockholders so stupid as to overlook the fact that capping executive compensation at 100X the pay of the lowest employee (\$20,000 low end, \$2,000,000 high end) would do *huge* good at the bottom and in the lower middle ranks? The extreme wealthy in America are playing a short-term game that must be brought to an abrupt halt because it is killing the people, the seed corn of the future.

The Earned Income Tax Credit *works* but most of the working poor are afraid to file income tax returns.

The author ends, quite correctly, by pointing out that the ideological debate, removed from the facts, will not alleviate nor eliminate the suffering of the working poor. Right on. It's time for the facts, for a public debate about the facts, and for public policy (and enforcement) based on the facts. This author, already a Pulitzer Prize winner, has rendered a great national service.

See also, with reviews:

Off the Books: The Underground Economy of the Urban Poor

War on the Middle Class: How the Government, Big Business, and Special Interest Groups Are Waging War on the American Dream and How to Fight Back

The Global Class War: How America's Bipartisan Elite Lost Our Future - and What It Will Take to Win It Back

The Battle for the Soul of Capitalism: How the Financial System Undermined Social Ideals, Damaged Trust in the Markets, Robbed Investors of Trillions - and What to Do About It

145 of 162 people found the following review helpful.

Working poorly

By Peter Lorenzi

A glance at the back dust cover is not promising. Yet Shipler's book deserves a read. The profiles are well written, informative, varied, exhaustive, complex and illustrative. Compassion for the subjects is elicited and deserved. Some subjects struggle and do get by, if barely, due more to informal charity and kinship than by government (anti-)poverty programs. Their stories are especially noteworthy. Shipler's meticulous candor supplants Ehrenreich's solipsistic book, "Nickled and dimed in America." Praised for its vicarious, first-hand account of other people's poverty, "Dimed" had no basis for useful insight. The life of poverty is no game, no short-term social experiment. Not pretending to be poor, Shipler is much more thorough; his first-hand journalistic research covers years, not months. He is objective and not judgmental yet his compassion shines through his words.

Shipler uses Churchill's description of democracy as the worst form of government to explain why capitalism is the worst form of economic policy - except when compared to all others that have been tried from time to time. A wise analogy. Yet the final analysis and public policy recommendations are difficult to make or to decipher. Shipler acknowledges that the major cause of poverty can be attributed to a single source: bad personal choices. Of course, no one chooses to be poor (some journalists excepted), but people repeatedly make independent, self-serving or selfish, short-sighted, unfortunate choices, including walking away from the mother or father of their children, from their families, from educational opportunities, from their religious values, and from disciplined work habits. And they walk all too easily into a trap: teenage pregnancy, drug and domestic abuse, and endless hours in front of the television. As Shipler notes, what most poor Americans seem to have in common is high tv cable bills. Too often, government fails in its efforts to help. Despite the excessively complicated-to-claim earned income tax credit, Uncle Sam still takes too much of poor people's income in regressive, work-discouraging social security taxes and from employers by raising the cost to find,

train, retain, and motivate ill-educated workers. And then the government tempts the poor with slickly marketed Ponzi schemes in the form of state lotteries, realizing the addictive nature of these rip offs that prey upon the poor. And state schools expend \$10,000, even \$12,000, per pupil and produce illiterates with no job skills. Even health care is a form of governmental plague. Prevention earns little or no attention or funding from bureaucrats while cures and caring for the horrible consequences of poor nutritional and lifestyle habits are prohibitively expensive when it is available (more often than critics suggest), and leaving health care providers with exorbitant malpractice insurance whose elimination alone could pay for health care for the poor. There are too many social and governmental barriers to and disincentives for making good choices and taking personal responsibility.

In Shipler's rich "Working poor," you learn a lot about the poor. You just don't learn how to help reduce poverty.

51 of 54 people found the following review helpful.

It's a great start, but....

By Jeana Malcolm

Let me start by saying what I liked and appreciated about this book before I go on to say what I didn't. First of all, it's great that most of the focus has been placed on individual families and circumstances. He's not just rattling off statistics; he's actually taking you to the living rooms and workplaces of real human beings and for the most part letting them tell their own story. It is also clear that Shipler does not have a political agenda; he acknowledges the failings of both the left and right to address this issue on pretty equal terms. The author is not blaming the individuals in question entirely for their situations, nor is he completely blaming society or "the system;" rather, he shows in an extraordinarily clear and sober manner the variety of circumstances which cause poverty and which continually leave those afflicted in its grasp.

The main problem that I have with this book is that I feel it left out a lot of people and a lot of problems that could have easily been addressed. For one, most of the people in the book are urban minorities, and that seems to be where most of the focus lies. There's not a lot of emphasis on the rural poor (with the notable exception of migrant farm workers) among whom circumstances are quite different and in many ways even harder than those of the urban poor. In addition, Shipler is constantly noting the lack of education among poor people but doesn't ever mention the fact that ever-rising and insane tuition costs prevent many perfectly capable *middle-class* people of getting to college in the first place, thus rendering them just as poor as the people who started out that way. (Financial aid actually favors the very poor, and the middle class are often left in the limbo of "too much income to qualify, not enough money to pay out of pocket" and the only way to go is through financially crippling student loans.)

I also wanted to say something about the Earned Income Credit, because it is something that Shipler thoroughly sings the praises of throughout the book. First of all, it's not that easy to get it. As a personal example, from 1999-2005, even though I made hardly any money and should have qualified, I did not because I was under 25 (a stipulation that Shipler neglects to mention.) This year, I am 25, but I still did not qualify because I had gotten married. (Which is another big issue Shipler neglects to mention: the marriage penalty.) If you are married you have to make an absurdly low amount of money to qualify, so if you both work full time like good Americans without taking any other government money (which you wouldn't qualify for anyway unless you have children), even if you both make minimum wage and are barely scraping by, you still wouldn't qualify. So it's really not the panacea that he makes it out to be.

There are a lot of other relevant issues that Shipler never brings up. For example, why does someone who makes \$15,000 per year have to pay the same percentage of their income to Social Security as someone who makes \$75,000 per year? What about all those people on Social Security, anyway? Why are people without health insurance forced to pay for someone else's Medicare? Why doesn't a high school diploma mean

anything anymore? There are a billion questions that, as a poor person, I wanted answers to, which is the very reason I bought this book. But there is so much emphasis in here about one very specific type of poor person (urban minority female with way too many children) who also happens to be the most stereotypical kind of poor person, without giving everyone else who is struggling to survive a very equal voice. But like I said at the beginning, this book is a good starting point. If you are poor, or have ever been poor, you may not get as much out of it as a wealthier person. If you have a lot of money or are otherwise quite comfortable financially, please read this book. It may not give you the entire picture of poverty in America, but it will put a real human face on the problem.

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Amazon.com Review

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