
*Note: The heart of this book is its extensive use of case studies and anecdotes about real people who illustrate the issues. It is not possible to do justice to these stories within the constraints of this summary, so please read the book to get the human element!*

**Introduction – At the Edge of Poverty**

p. 4 These are the forgotten Americans, who are noticed and counted as they leave welfare, but who disappear from the nation’s radar as they struggle in their working lives. Breaking away and moving a comfortable distance from poverty seems to require a perfect lineup of favorable conditions. A set of skills, a good starting wage, and a job with the likelihood of promotion are prerequisites. But so are clarity of purpose, courageous self-esteem, a lack of substantial debt, the freedom from illness or addiction, a functional family, a network of upstanding friends, and the right help from private or governmental agencies. Any gap in that array is an entry point for trouble, because being poor means being unprotected.

p. 5 The American Myth still supposes that any individual from the humblest origins can climb to well-being…. The myth has its value. It sets a demanding standard, both for the nation and for every resident. But the American Myth also provides a means of laying blame. In the Puritan legacy, hard work is not merely practical but also moral; its absence suggests an ethical lapse.

p. 6 There is an opposite extreme, the American Anti-Myth, which holds the society largely responsible for the individual’s poverty… In reality, people do not fit easily into myths or anti-myths, of course. The working individuals in this book are neither helpless nor omnipotent, but stand on various points along the spectrum between the polar opposites of personal and societal responsibility.

p. 9 In the United States, the federal government defines poverty very simply: an annual income, for a family with one adult and three children, of less than $18,392 in the year 2003. That works out to $8.89 an hour…. But the figures are misleading. The federal poverty line cuts far below the amount needed for a decent living….

**Chapter 1 – Money and Its Opposite**

p. 27 Poor people and investment bankers have one thing in common: They both expend considerable energy thinking about money. They have to juggle, predict, and plan, and every decision has magnitude.

**Chapter 2 – Work Doesn’t Work**

p. 41 It is easy to lose your balance having one foot planted tentatively in the working world and the other still entwined in this thicket of red tape. Managing relations with a boss, finding reliable child care, and coping with a tangle of unpaid bills can be daunting enough for a single mother with little such experience; add surveillance by a bureaucracy [for food stamps, medical coverage, and housing] that seems more prosecutor than provider, and you have Christie’s high blood pressure.

**Chapter 3 – Importing the Third World**

p. 77 Where immigrants have come seeking lives of plenty, they bring their deprivation with them, creating islands of hardship amid the surging tides of prosperity. For a paltry wage, albeit one far greater than at home, they feed and clothe and comfort the Americans they wish to emulate.

p. 88 Winston Churchill once remarked that democracy was the worst system ever devised, except for all the others that had been tried from time to time. The same could be said about capitalist free enterprise: It’s the worst – except for all the others. It has a ruthlessness about it, a cold competitive spirit that promotes the survival of the fittest and the suffering of the weak. But it also opens opportunity unparalleled by communism, socialism, or any other variant so far attempted. The sense of injustice that it fosters derives from its lack of egalitarianism – that exalted ideal that other systems also fail to practice. The American ideal embraces an equality of opportunity for every person but not an equality of result.
Chapter 4 – Harvest of Shame
p. 114 Today, after massive black migration from farms to cities and from South to North, most field hands are Mexican and Central American, the bulk of them here illegally…. Being undocumented is precarious. Fearing deportation, you will think twice about contesting your wages or working conditions.

Chapter 5 – The Daunting Workplace
p. 126 Employers rarely see those corrosive suspicions of worthlessness that course beneath the surface. They see the surface behavior: the employee who shows up late or not at all, who lacks a “work ethic” and the “soft skills” of punctuality, diligence, and a can-do attitude…. The soft skills should have been taught in the family, but in many cases, the family has forfeited that role to the school. In turn, the school has forfeited the role to the employer. The employer simply does not know what to do.

Chapter 6 – Sins of the Fathers
p. 143 A surprising number of women at the edge of poverty turn out to be survivors of sexual abuse. Like huge financial debt, their trauma weighs them down long after it occurs.

p. 161 The psychological techniques that help a child cope with sexual or physical abuse do not work when the child herself becomes a parent. The dissociative reaction, the emotional closedown, interferes with the grown survivor’s responses to her own children.

Chapter 7 – Kinship
p. 180 That was kinship in its broadest meaning [taking up a collection for a coworker], extending further than blood and tribe into a larger affinity and commonality. It is a safety net that improves the material dimension of life; for those who have that network of connectedness and caring within a family and beyond, the brink of poverty is a less dangerous place.

Chapter 8 – Body and Mind
p. 201 Food is one of the few flexible parts of a tight budget. Rent is a fixed amount. Car payments are constant…. But the amount a family spends on food is elastic; it can be expanded or squeezed to fit whatever cash is left after the unyielding bills are paid. The result is an array of malnourished children in America.

p. 210 In cases of malnutrition, poverty alone is not always the cause, but it exacerbates the affliction…. Multiple caretakers can’t keep track [of feeding]. The household may not have healthy snack food on hand, and the older siblings may hog what there is.

p. 223 While severe retardation occurs at similar rates across all economic levels, studies show, mild retardation is increasingly prevalent as household income declines.

p. 226 Poor housing is an incubator of physical ailment [lead paint, exposed wiring, poor ventilation, overcrowding leading to stress which is a trigger of asthma]

p. 228 Poverty leads to health and housing problems. Poor health and housing lead to cognitive deficiencies and school problems. Educational failure leads to poverty.

Chapter 9 – Dreams
p. 233 Children can be trapped in corrosive relationships between home and school. Some parents with little education or busy work schedules cannot help with homework, cannot take the time for meetings with teachers, and do not know how to be constructive advocates for their children.

p. 240 In poor neighborhoods, many dreams are trampled under the weight of struggling instructors faced with large classes, unruly pupils, and insufficient materials.

Book summary courtesy of the Progressive Women's Alliance of West Michigan.
Chapter 10 – Work Works
p. 261 Here was a key to moving people from welfare to work: Make the process beneficial to business. In many parts of the country, welfare reform stimulated cooperation between private industry and nonprofit organizations.

Chapter 11 – Skill and Will
p. 285 As the people in these pages show, working poverty is a constellation of difficulties that magnify one another: not just low wages but also low education, not just dead-end jobs but also limited abilities, not just insufficient savings but also unwise spending, not just poor housing but also poor parenting, not just the lack of health insurance but the lack of healthy households…. The troubles run strongly along both macro and micro levels, as systemic problems in the structure of political and economic power, and as individual problems in personal and family life…. All of the problems have to be attacked at once.

p. 286 The first question is whether we know exactly what to do.…. The second question is whether we have the will to exercise our skill… We lack the skill to solve some problems and the will to solve others, but one piece of knowledge we now possess: We understand that holistic remedies are vital. So, gateways to addressing a family’s range of handicaps are needed, and they are best established at intersections through which working poor families are likely to travel…. If hospitals, schools, housing authorities, police departments, welfare offices, and other critical institutions were bold and well enough financed, they could reach far beyond their mandates, create connections of services, and become portals through which the distressed could pass into a web of assistance. It is a question of skill and will.

p. 290 Government can be neither absent nor all-encompassing. It cannot fail to maintain a safety net, cannot avoid direct grants to the needy, cannot be blind to its role as the community’s resource. But it also has to blend its power in creative interaction with the profit and nonprofit worlds, with private industry and private charity.

p. 290 The most evident point of attack is the wage structure. Business executives have the skill but certainly not the will to compress salary differentials by raising the bottom and making sacrifices at the top. Revised tax structures could induce such policy. Government has the skill to legislate a big boost in the minimum wage, but it lacks the political will, largely because most low-income Americans don’t vote their interests or don’t vote at all, and can’t compete with private industry’s sophisticated lobbying and campaign contributions. Furthermore, the minimum wage is a blunt instrument, and the skill to use it is not perfected.

p. 291 One idea for making the tool more refined is to set different minimums for different parts of the country based on regional costs of living. Another approach is the “living wage” law…. We have learned other ways to address the discrepancy between what people can earn in the market and what they need for comfortable living. One method, the Earned Income Tax Credit, rewards work.

p. 292 We know at least two effective methods to help someone starting in the $5- to $8-an-hour range move to $15 or more: One is through sophisticated job training… The second is through a revival of vocational education in high school and a network of apprenticeships for those who don’t go to college. There, too, the issue is not one of skill but of will.

p. 293 In broader educational matters, the intersection of skill and will is more complex and controversial.

p. 294 Our insufficient will has not carried us even close to that twilight region where our competence fades.

p. 296 [Health care and insurance] Here is where we need the will to develop the skill….

p. 298 We don’t even do what we know how to do. p. 299 The troubles of the working poor will not be relieved by this ideological debate. Political argument is vital for democracy, but solutions must finally transcend the familiar disagreements.