1. As a society, we often attach certain stereotypes to people according to their socioeconomic class. What images of the working poor do you hold? In what ways did Shipler’s work reverse common stereotypes? How were stereotypes reinforced?

2. Should government subsidy programs and/or private charities make a distinction between the deserving and undeserving poor? What are the characteristics of the “deserving poor?”

3. Some of the relatives, social workers and teachers mentioned in the book were critical of poor people who spend money on “extras” such as cable TV instead of necessities such as food and prescription drugs. Do you agree or disagree? What “extras” do you spend money on that you would refuse to give up? What does this say about you?

4. What is your response to Shipler’s assertion that the kind of low-wage work performed by the working poor makes life comfortable, easy, and more affordable for middle class and upper middle class Americans?

5. Is it the government’s responsibility to provide medical care to all citizens? Why or why not? Does the United States have a moral obligation to provide welfare and health benefits to illegal immigrants? Why or why not? How do your answers reflect your values?

6. Property taxes are collected across the Municipality of Anchorage and determine resources for schools in the various districts. Should wealthy districts transfer money to low-income districts to provide equitable resources for schools? Why or why not? How does your answer reflect your values?

7. Is the concept of credit amoral because of its commonly negative effects that are often unforeseen by borrowers?

8. How does Shipler address victims and perpetrators of crime? What ways does his reporting style affect your response to the stories?

9. Describe situations in which people may commonly “bend the rules” or “work the system.” Is it ever justified? Explain.

10. A “sympathetic character” in a story is one you might identify with, one you care about, or one you might admire. Select two characters from this book. What aspects of their lives or situations make them sympathetic characters? How are their plights similar? How are they different?

11. Metaphors help writers make compelling statements. Recall these two from Chapter One:

   - “Poverty is like a bleeding wound. It weakens the defenses. It lowers resistance. It attracts predators” (p. 18)
   - “Such are the interlocking deficits of poverty, one reinforcing the other until an entire structure of want has been built” (p. 26)

   Explore the implications of these metaphors. What effect do they have on you? What argument is Shipler making about the working poor? What other metaphors can you make?