

# Unseen Challenges: The Actuality Faced by the Struggling Workers

Britt Jo\*

Department of Social Sciences, Erasmus University Rotterdam, Rotterdam, The Netherlands

## DESCRIPTION

The term "working poor" describes individuals or families who are employed yet still struggle to make ends meet due to low wages, limited work hours, and inadequate benefits. This demographic represents a significant portion of the global workforce and highlights the complexities of poverty despite employment. The working poor face numerous challenges, including financial instability, limited access to healthcare and education, and difficulty affording basic necessities such as food and housing.

One of the defining characteristics of the working poor is their reliance on low-wage jobs. Many are employed in sectors such as retail, food service, and hospitality, where wages tend to be minimal and job security is often lacking. Despite working full-time or even multiple jobs, their income is insufficient to cover essential expenses, pushing them below the poverty line. This situation perpetuates a cycle of poverty, as individuals struggle to break free from low-paying employment due to limited opportunities for advancement or higher-paying jobs.

For the working poor, financial insecurity is a constant concern. They may live paycheck to paycheck, unable to save for emergencies or invest in their future. Any unexpected expense, such as a medical bill or car repair, can derail their finances and push them further into debt. Without a safety net or access to affordable credit, these individuals and families often find themselves trapped in a precarious financial situation, struggling to stay afloat.

In addition to low wages, the working poor also face challenges related to work hours and scheduling. Many are employed in part-time or temporary positions, which offer little stability or predictability. This can make it difficult to plan for childcare, transportation, and other responsibilities, further exacerbating their financial strain. Moreover, irregular work hours can lead to sleep deprivation, stress, and overall poor health, affecting their well-being and productivity on the job.

Access to healthcare is another significant issue for the working poor. Many do not have employer-sponsored health insurance and cannot afford to purchase coverage on their own. As a

result, they may delay or forgo necessary medical care, leading to untreated illnesses and chronic conditions. This not only jeopardizes their health but also increases healthcare costs in the long run, as preventable conditions escalate into more serious and costly problems.

Education is often seen as a pathway out of poverty, yet the working poor face barriers to accessing quality education and training opportunities. Limited resources for public schools in low-income areas, lack of access to early childhood education and childcare, and high costs of higher education all contribute to educational disparities among this population. Without the necessary skills and qualifications, the working poor may struggle to compete in the job market and secure higher-paying employment.

Housing insecurity is another challenge faced by the working poor. Many struggle to afford rent or mortgage payments, forcing them to live in substandard housing or overcrowded conditions. This instability can disrupt family life, affect children's academic performance, and contribute to overall stress and mental health issues. Moreover, housing instability makes it difficult for individuals to establish roots in their communities and access local services and resources.

Despite these challenges, the working poor demonstrate resilience and determination in their efforts to improve their circumstances. Many participate in community organizations, advocacy groups, and labor unions to advocate for better wages, working conditions, and social services. They also rely on informal support networks, such as family, friends, and neighbors, to help them navigate the complexities of poverty and access needed resources.

Addressing the needs of the working poor requires a multifaceted approach that tackles the root causes of poverty and inequality. This includes raising the minimum wage, ensuring access to affordable healthcare and childcare, investing in education and job training programs, and providing support for affordable housing and transportation. By addressing these systemic issues and promoting economic opportunity for all, we can create a more equitable society where everyone has the chance to thrive and succeed.

**Correspondence to:** Britt Jo, Department of Social Sciences, Erasmus University Rotterdam, Rotterdam, The Netherlands, E-mail: jobritt@eshcc.eur.nl

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