

## STRESS AND THE WORKING POOR

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**Abstract:** The working poor are not a clearly defined group. There are still people who work full-time, but have incomes bordering on poverty level. They tend to remain in work despite their low wages simply to avoid becoming unemployed and risk social exclusion. However, working in low-income jobs for long periods creates stress and gives rise to further problems. Stress affects sleep patterns and leads to problems associated with food intake and nutrition, and thus to disorders of the gastrointestinal system. Cardiovascular and neurological disorders may occur too. A lack of finances, and the stresses stemming from that are statistically significant and a strong predictor of a worse mental state. There is also a higher probability of psychosis occurring. All this affects the entire family, especially children. The inability to invest money and time in their development is another consequence.

**Key words:** stress; working poor; low income; health problems

### Introduction

Recently, more and more reasons to examine the working poor group have been emerging. The concept of the working poor has been brought to public notice and many researchers are starting to deal with it. It is important to study this group in more detail, as the number of working poor people has been increasing despite rises in the minimum wage. Recent studies show that low-income-related stress affects many aspects of the lives of the working poor, from physical health to state of mind. All this affects the family, particularly children who perceive all these changes.

### Working poor

Wójcik-Żołądek (2013) coined the term “working poor” in the 1970s in the United States of America. The term and especially problems of low earnings appeared in Europe twenty years later (Karásková, 2014).

The working poor are still a vaguely defined group of people. Current research shows that there are two indicators for evaluating the working poor. One of them is the so-called poverty line, defined as a specific percentage of mean income in a given country (usually 50% or 60%). The other indicator is the minimum wage. The working poor often work in part-time

jobs, with wages around the minimum wage level. Unfortunately, even people working in full-time jobs often have incomes bordering on poverty level. Despite this, people are increasingly choosing to work, even in less stable jobs with minimum income levels, rather than be unemployed. Work offers them a barrier against falling into social exclusion. Sahlin (1974, p. 37) states the following about poverty: "Poverty is not little property; it is not the relation between aspirations and available resources. It is primarily the relation between people. Poverty is social status." It may guide us in thinking about how poverty can be understood: whether as material deprivation, or state of mind or the individual's status in society. If we want to eliminate poverty and first of all identify who is at risk of poverty, it is important to find the specific point at which people fall into poverty. Unfortunately, there are still many definitions and measurements of poverty, and there is no single generally accepted method of measuring and defining it (Mareš & Rabušič, 1996). Level of poverty and poverty itself are very often defined by the person who feels poor. If subjective poverty is to be measured, the standard of living of those who feel subjectively poor should be measured too. This brings us to the standard of living of working poor people whose lives are affected by their low incomes. When comparing poverty and working poor people, we must be aware that there is a difference between these concepts. If we want to define somebody as a working poor person, we usually view that person's situation individually, looking at the average hourly or monthly pay. On the other hand, when defining poverty, we view the household as a whole and assess the income of the whole family, usually over a year or quarter of a year.

There are also other factors affecting whether a person on a low income will be classified as a working poor person. According to the European Commission, there are four key factors. As already mentioned, whether the person is in part-time or full-time work and whether the work pattern is stable over the year are important. Furthermore, whether there is another income in the household is important. Household expenditure and the number of dependant persons, primarily children, are also important. Taxes and state transfers have a considerable impact on this group of people too (McKnight, Stewart, Himmelweit, & Palillo, 2016).

A German study carried out in 1995–2012 dealt with the increasing proportion of low-income jobs and the effect of this on unemployed people who need to escape the poverty trap. Plum's (2016) findings suggest that such jobs do at least give long-term unemployed people a route out of the poverty trap. Strengmann-Kuhn (2002) views the issue of the working poor similarly, stating that the working poor are people on salaries below a specific level. That level could be the poverty line, minimum wage or a percentage of the average salary. People who are working poor do not have the opportunity to build a career, but remain deprived and frustrated, and, as Standing (2011) states, they are vulnerable to political manipulation.

In 2007, about 8% of employees were categorized as working poor in the European Union. This percentage was obtained through research showing that the incomes of working poor people were below 60% of the country mean. According to statistics from 2007, this category included 4% of employees in the Czech Republic, which is lower than the European Union average. Although employed people are at a lower risk of poverty than unemployed people, the risk persists (Hanzl-Weiß & Vidovic, 2010).

Researchers are also discussing the potential involvement of the European Union in minimum income protections. One suggestion is that the European Union could impose a

guaranteed minimum income of 40% or 60% of the mean national pension. Guaranteeing a minimum income would of course involve balancing rights and obligations, such as the obligation to seek employment, which affects all persons considered as having the capacity to work. However, the member states have their own principles, which cannot be circumvented under subsidiarity. Therefore, the right to a minimum income would have to be defined as a general principal at the European Union level, so that member states would be obliged to legislate upon it (Vandenbroucke et al., 2013).

## Methods

This research review is based on an analysis of data acquired from academic articles available in the SCOPUS, Ebsco, and Web of Science databases; I used Google Scholar as well. The selection criteria was used to identify the key words inputted into the database. A research review was conducted summarizing the problems resulting from low-income stress.

When searching, I mainly used the phrases: “working poor” and “stress”. For example when the key word “working poor” was entered into the SCOPUS database, 620 results were obtained over a four-year period. The Ebsco database provided more than 1,500 results for a four-year period. The most recent articles, from 2011–2017 were selected. Further, I used the most relevant articles and websites covering stress and the working poor; the Google Scholar database was used to find these.

### *What do low income and related stress brings?*

Dilmaghani’s (2017) study found that a lack of finances is a statistically significant and strong predictor of a worse mental and physical condition. The results of his research further

**Table 1.** Summary of problems caused by low-income stress

Mental problems	Psychosis Depression Worse mental health	Reeves et al. (2016) Dilmaghani (2017) DeVylder et al. (2016)
Physical problems	Sleeping problems Cardiovascular problems Gastrointestinal problems Nourishment problems Unhealthy eating habits Higher level of chronic diseases Lower average length of life	Grandner (2017) Radstaak et al. (2014) McIntyre, Bartoo, Emery (2012) Potocka and Moscicka (2011) Ward et al. (2013) Laraia et al. (2017)
Social problems	Transfer of stress to children Less time for children Less investment in children’s education Changed family climate Lower emotional well-being Less life satisfaction	Frasquilho et al. (2016) Greg Duncan, Katherine Magnuson and Elizabeth Votruba-Drzal (2014) Heymann and Earle (2000) Lucio, Jefferson and Peck (2015)

show that other predictor of physical and mental condition and life satisfaction is education, work safety and financial independence. A no less serious problem related to low income is housing; if a person wants to avoid social exclusion, most of that person's income is spent on adequate housing. The stress resulting from the fear that the income will not be sufficient to cover the housing-related costs is one of the most distinct kinds of stress (Mareš, 2006). All stress-related and low-wage-related problems found in this study are described in the summary in Table 1.

### *Mental problems*

DeVylder et al. (2016) agree with the Mareš's (2006) finding. Their study found that most theories of the etiology of psychosis consider low-income stress to play a crucial role. The study, carried out in 39 countries, tested whether responses to stress were related to psychotic experiences. Respondents in low-income countries showed higher stress sensitivity and a prevalence of psychotic experiences, when compared with individuals in high-income countries. This finding was consistent and significant in almost each of the countries studied. In Great Britain, Reeves, Clair, McKee, and Stuckler (2016) found that mental problems and mental health have a strong effect on housing-related stress and that they are frequently related to the origination of depression. Reeves, McKee, Mackenbach, Whitehead, and Stuckler (2016) confirmed this in another study. Low wages have a distinct impact on employee mental health; they conducted an extensive study of this topic and assessed specific changes, primarily depressive symptoms, in a group whose wage exceeded the minimum wage, and compared that group with a control group. Their study confirmed unambiguously that if the wage increased, the employee's mental health improved, and the depressive symptoms decreased for up to 18-22 months after the intervention and after an increase in income. They unambiguously state that wage increases distinctly improve mental health, as the financial burden is reduced. Mani, Mullainathan, Shafir, and Zhao (2013) stated that low incomes increase mental pressure, which may constitute an obstacle to making different kinds of decisions and which may be reflected in life conditions. Cantillon, Collado, and Mechelen (2015) added a new dimension when they explained that stress resulting from a lack of finances has an impact on both the person and society.

The authors state that people experiencing financial stress cannot participate and be actively involved in society because it does not occur to them. This is logical for people experiencing mental discomfort. We can relate this to Maslow's pyramid of human needs, which shows progress on a scale of satisfaction of needs. As long as a person has unmet physical and safety needs, personal and family security issues, that person will not advance up the pyramid.

### *Physical problems*

Another issue caused by low-income stress is sleep- and eating-related problems. Biological needs like sleep are significantly affected by the environment, social standards, social influences and pressures. Insufficient sleep and disorders (sleeplessness, sleep apnoea) are widespread among working poor people. They can have consequences like cardiovascular

and metabolic risks, neurocognitive dysfunctions, and so on (Grandner, 2017). A study by Radstaak et al. (2014) obtained similar findings: working stress is closely related to worse sleep quality. Their study primarily investigated sleep disorders and anxiety disorders. Anxiety disorders delay the onset of sleep and working burdens and low wages lead to poor quality sleep.

As has already been suggested, other issues concern nourishment. The McIntyre, Bartoo, & Emery (2012) study, focused on the link between low incomes and nourishment and showed that people in these situations had problems related to choice of food and eating behaviours, and had chronic food-related conditions. Low-income households were distinctly more likely to lack food. The authors called this “food uncertainty”. Their study showed that food uncertainty affected families with a breadwinner experiencing low-pay stress. Furthermore, the authors pointed out the consequences of food uncertainty. An increase in low-income-related working stress affects the individual’s food sufficiency and thus leads to poor health outcomes. Potocka and Moscicka (2011) obtained similar findings. Their study concerned the connection between people’s subjective perceptions of working stress, their ability to cope with stress and their eating habits. They found that employees struggling with higher stress levels had a large number of unhealthy eating behaviours. The stress was most frequently a result of living on a low income and being overloaded.

In a detailed view, we can see that healthy food becomes more and more expensive and low-income families cannot always afford healthy food. Housing, services, health care and transport, for example, are relatively stable costs; by contrast, the price of food is more flexible, and there is therefore a danger low-income families have to buy cheaper food in order to reduce costs. Ward et al. (2013) found that low-income families would have to spend about 30% of the total household income to purchase healthy food, while high-income households would have to spend only about 10% of their income. Families spending more than 30% of their household income on food could experience “food stress”. On top of that, buying cheaper food is related to food-related health problems, as cheaper foods have a high level of fat, sugar and salt.

In summary, it has been proved that stress, poor sleep and reduced cognitive capability affect eating habits and functioning of the gastrointestinal system. The economic restrictions caused by low incomes clearly result in bad eating habits and future health problems (Laraia, Leak, Tester, & Leung, 2017).

Baron et al. (2013) stated that people on low incomes have shorter lives and a higher level of chronic disease due to stress, compared to people on a high income.

### *Social problems*

Unfortunately, low-wage-related stress affects not only workers but also their children. Many studies show that the fear and stress experienced by parents on low incomes, or who lose their jobs, impacts on their children’s emotional well-being (Frasquilho et al., 2016). Similarly, Heinrich (2014) stated that parents who have bad work conditions, a low income and a stressful, low-skilled job with little autonomy, strict working hours and no benefits experience stress that may reduce their parenting capabilities, destroy the household atmosphere and cause stress in their children’s lives.

Families living in poverty face disadvantages that may hinder their children's development in many ways, as Duncan, Magnuson and Votruba-Drzal (2014) stated. Such families strive to succeed in the economy and cope with a lower standard of living, life in a dangerous district and underperforming schools. Poor families experience more stress in their everyday lives than richer families, and these have a number of psychological and developmental effects. Poor families are also short of funds to invest in things like high-quality care for children and education. Frequently, poor parents also lack the time that richer parents invest in their children, as poor parents are more likely to raise their children alone or to work non-standard hours and have inflexible working hours. Heymann and Earle (2000) stated that although low-income parents should be similarly involved in their children's upbringing and education as high-income parents, their working conditions often determine how much time they can spend with their children.

The working poor, of course, would like to change all this, but their wishes are actually very modest. A study by Lucio, Jefferson, and Peck (2015) found that low-income people dream about things rich people consider a matter of course.

## **Conclusion**

The goal of this research review was to highlight a whole spectrum of problems resulting from low-waged-related stress and income levels bordering on the poverty line. The working poor account for about 8% in Europe and about 4% in the Czech Republic of all working people.

As is evident, working poor people face physical, mental and social problems due to their low incomes. Physical problems primarily result from a lack of sleep and poor-quality sleep, which may lead to cardiovascular problems and some metabolic risks.

Furthermore, gastrointestinal problems can be a result of buying and consuming low-quality food, or of food stress and unhealthy eating habits. Incomes close to the minimum wage level make many people's life situations difficult, with increased stress levels that contribute to mental problems and may lead to depressive symptoms and anxiety disorders. Last but not least, the problems of working poor people have transgenerational effects, impacting on children and the whole family climate. Their children have a so-called deficit of emotional well-being, and the extent of their leisure time is determined by the number of hours spent working. All that has an impact on their social acceptance by those around them and on their life prospects.

Working poor people on low incomes experience huge stress levels and it has been proved that they have a lower average length of life. Liberation from stress is indispensable to good health and well-being.

It is important to monitor this topic and to continue studying working poor people, not only separately but also within countries and within the context of social policies.

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