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if an individual made a withdrawal (positive supports were provided to help individuals resist temptations to withdraw). On the up side, the study gives the reader insight into how low-income individuals think about savings and the challenges they face. The study also saw some success with a selection of respondents building saving goals over the three years that the program took place. It also suggests how a well-designed intervention program might encourage savings. There is little question of the benefits of having a cushion. Nonetheless, the conclusion, following interviews with 59 low-income families, that “there are powerful barriers to saving in low-income households,” makes us wish for more.

We might ask: what kind of financial literacy might secure a reserve for people who hug close to poverty levels, who work when they can, who need to earn a few bucks to get by even when their bones creak with arthritis wiping tables at fast food restaurants—people who do not have health coverage and/or good health, and who compete for minimum wage jobs? What people know is that they must keep working. And they keep working. They work hard, but the system does not necessary work hard for them.

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Labor historian Jefferson Cowie’s Stayin’ Alive is part of a growing interest in the 1970s by historians, sociologists, economists and others interested in understanding the decade’s ten-year bridge from the ‘anything goes 1960s’ to the ‘new conservatism,’ patriotism and anti-unionism of Ronald Reagan. Infusing the book with discussions of popular culture—the music of Merle Haggard, disco, movies like Saturday Night Fever, Norma Rae, 9 to 5, and Taxi Driver, and TV shows like All in the Family and The Jeffersons—Cowie discusses how the U.S. went from being a highly unionized, growing economy in the 1960s to a country mired in high unemployment and de-industrialization, and for blue-collar workers, the ‘dead man’s town’ Bruce Springsteen laments.
George McGovern’s abysmal showing in the 1972 election made abundantly clear how the social chaos of the 1960s fractured what fragile labor-civil rights coalition had existed and moved a large element of White union households into the Republican Party, where many of them have remained through several more national election cycles. Yet, as Cowie reveals, the decade started with remarkable promise: farm worker organizing in the California grape fields, Latina garment worker organizing in Texas, the formation of the Coalition of Black Trade Unionists, a surge in public sector organizing by the American Federation of State, County and Municipal Employees, clerical worker organization on college campuses, and the formation of the Coalition of Labor Union Women. But,

By 1974-1975, the various insurgencies, despite their energy and creativity, rarely found a place in the national discourse, achieved little lasting institutional presence in the labor movement, left almost no legacy in American politics, and, most significantly, failed to become an enduring part of the class awareness of the nation’s workers. (p. 70)

For part of the decade I worked in a large metalworking plant in Springfield, Massachusetts, so as I read I remembered what it was like back then. Picket lines, layoffs and recalls, high unemployment, and the loud and clear anti-union statement that was President Reagan’s firing of air traffic controllers in 1981 dominates my recollections. Cowie summarizes the larger context that got lost while I was in the moment thusly:

Perhaps most importantly, the insurgencies of the first half of the 1970s dissipated with remarkable speed with the mid-seventies recession. The unrest of the early decade was based on the most successful economy in American history—simply put, in terms of class power, most workers never had it so good. Once the rug of economic success was pulled out from underneath workers during the bitter recessions that began with the first oil shock in 1973, they lost their footing in their fights for solutions to their discontents. (p. 72)
While I believe Cowie at times overstates just how 'golden' the early 1970s were, especially for African-American workers and workers toiling in unorganized workplaces, the sharp disjuncture in the middle of the decade sent many (mostly White) unionists off on a hunt to find somebody or some group to blame. Even Democratic presidential candidate Jimmy Carter's endorsement of a United Auto Workers call for national health insurance could not boost his election totals. He barely won the 1976 election against Republican Gerald Ford with 51.1 percent of the popular vote. Even with Richard Nixon's resignation and a horrible economy, approximately 40 percent of unionists did not vote Democratic. Using a cultural touchstone, Cowie describes how television's Archie Bunker, "the national symbol for the bigoted blue-collar worker," in a 1976 episode "brooding over Democrat Jimmy Carter's White House victory, may have had the last laugh when he warned that liberals would not be so happy when Ronald Reagan won in 1980" (p. 9, 195).

While the book is long and may not work in some academic settings, anyone interested in understanding why, during our recent national elections, candidates from the major political parties almost never uttered the words "working class," would do well to read Cowie's lively history. Finally, for a treatment of the same period with a sharp gender focus, I recommend Natasha Zaretsky's *No Direction Home: The American Family and Fear of National Decline, 1968-1980* (2007).

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