**Response Form # 9**

**“Social Class”**

Poverty is also present in the richest and developed countries like America. In U.S., it is typically viewed as a consequence of individual inadequacies and failures. It is a common perspective that opportunities are available for everyone, and the hard work is always rewarded. This tenet weakens the social and political will to address the problem itself. Poverty affects everyone in one way or the other. Every person encounters it at least once in a lifetime. Rather than individual, it is the consequence of failings at the economic and political level. There is imbalance in opportunities and demand. Injustice is evident in the distribution of wealth and opportunities. In the educational institutions, the trend of class stratification is increasing. It has become a stronger barrier to equal access of opportunities, than race. Poor and working-class students are forced to the bottom of educational pyramid. The assessment tests for admission in educational institutions are less concerned about the intelligence and skills of the participants. Rather, tests, like SAT, are used more as a tool to intentionally exclude unwanted classes and races. Instead of financially adding the needy ones, the higher educational institutions are giving scholarships and discounts to high SAT scores and wealthier students, as it will ultimately enhance the prestige of institutions. On the other hand, wealth stripping is also a concerning problem that needs to be addressed. Financial services like payday lenders, loans, rent-to-own stores, etc., exploit the economic needs of the poor. The resultant foreclosures not only affect the individuals but also have impacts on the community as a whole.

**Question No. 1**

Are individuals responsible for their less economic instability or is it totally a social product?

**Question No. 2**

How can we better prevent wealth stripping?