

Title:

Genuine Help Vs. Exploitation

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662

Summary:

A correspondent raises a very interesting question. Is there something inherently exploitative about selling a product or a service to individuals who are in a place of great need and few resources?

Keywords:

unemployment, job search, careers, support, psychological reframing,

Article Body:

I had a recent exchange of e-mails with someone who wrote:

"39 dollars for a book that proclaims itself to be a way out of depression and feelings of worthlessness for unemployed people?

Tell me: what does a PsyD know about unemployment and low-self-worth?

This price tag is atrocious.

You are victimizing the unemployed, the societal outsider, and I do not appreciate it."

After my initial response, he wrote back: "I can't say I expected any less than what you've given... a total dismissal of my opinion. Do you see no injustice in the "Catch 22" of expensive "ways out" of financial difficulty?"

The gentleman raises a very interesting question. Is there something inherently exploitative about selling a product or a service to individuals who are in a place of great need and few resources?

There is a common expression in marketing: "Don't try selling boxes to the homeless." Why? Because they obviously have no money, that's why they are homeless. Sales need to be geared to a more lucrative market and demographic distribution charts are developed that pinpoint geographic locations, professions, age levels, and ethnic distributions where household incomes are higher and purchasing is more likely.

Where does that leave the homeless, or anyone else who is in a difficult situation where help is needed but money to pay for it is unavailable or severely limited?

There is the government for starters. At all levels, our public agencies exist to provide the help and services citizens need, that is the purpose of paying taxes. In fact, they do provide those services to a greater or lesser extent, depending upon how well developed is that particular sector.

When the services fall short of what is needed, the private sector steps in. Apart from true charity organizations or companies contracted with some level of government, private services require regular income or will shortly vanish from the scene.

If public colleges don't provide the classes you need, on a schedule convenient to you, you pay to attend a private vocational school that costs thousands of dollars more than a community college but gives you what you need, when you need it.

If the State Consumer Credit office can't help you with your bills and creditors are driving you crazy, you pay a private credit company to work out some sort of financial survival plan.

If the unemployment office has not been able to help you find work, you may pay a private job coaching service to redo your resume, give you interviewing skills practice, and perform research in your field.

Are these agencies exploiting your predicament or meeting your needs?

If they give you what you paid for, they are providing a service. Obtaining solid vocational skills that lead to a good job, working out a manageable repayment schedule that allows you to live without the hounding of collectors, or transforming your self-presentation to allow successful competition for a good position, are all examples of worthwhile pay-for-results exchanges.

It becomes exploitative when a school takes thousands of dollars, provides training of questionable quality, and leaves you unemployed with huge student loans to repay. It is exploitative when a company takes money to reestablish your credit and fails to follow through, leaving you still battling collectors with even more depleted assets. It is exploitative when an employment-assistance agency charges you hundred (or thousands) of dollars and fails to produce the results they promised.

In the end, it comes down to what we need and whether we are willing to pay for a service we see as better than those publicly funded. It also means that we have a responsibility to ourselves to thoroughly research any company, or group, or author, before we hand over our money, to make sure that the services offered will be useful, that the source will deliver what has been promised, and what recourse we have if premature withdrawal is necessary.

P.S. I cut the price of the book in half, anyway.