and ultimately syndicalist in an industrial rather than a business sense. It was the AFL's adaptation to workers and workers preferences for these things, in concert with elite corporate and political countermobilization against the IWW and its broader, radical political philosophy (something about which workers cared little), that resulted in a shift in worker affiliation. The AFL also provided organizational stability relative to workers' previous union allegiances. The actual pattern of union allegiance across time differs in the two cases that Kimeldorf offers, but the outcome (AFL affiliation) and many of the processes leading to that outcome are similar.

Battling for American Labor, and the historical rigor it entails, is well written and a breath of fresh air. It turns the commonly accepted view of American workers and labor organization on its head — delineating how labor insurgency and direct-action strategies are forged among workers and by workers, with a keen eye on their point of production. Unions typically respond, but if they hope to do so successfully they need to incorporate the strategies that workers themselves see as effective. These are but a few of the key lessons that Kimeldorf offers — lessons that will receive attention among those who teach and are interested in labor studies, sociology of work, and analyses of social class. The book's focus on direct action and protest repertoires should also find an audience among social movements scholars. Although the analyses provided are detailed and historical (something that many sociologists, unfortunately, tend to avoid), it is noteworthy that Kimeldorf never loses sight of the important sociological questions and lessons. This is apparent throughout and into the last chapter, where the author draws from the historical cases, delineates how labor in the contemporary era faces similar and new challenges, and shows how and why the syndicalism and direct-action repertoires of the past persist and are lying just under the current surface. I agree and am hopeful.

The Fragile Middle Class: Americans in Debt.


Reviewer: Dan Clawson, University of Massachusetts, Amherst

Last year more people went bankrupt than graduated from college, and even in boom times bankruptcy is increasing more rapidly than college graduation. About one percent of the population enter bankruptcy each year; about ten percent have been through bankruptcy in the last ten years.

In 1981 Terry Sullivan and her coauthors studied those entering bankruptcy; in 1991 they repeated and improved the study. Their sample includes data from 2,400 bankruptcy filings taken from 16 districts in 5 states; in addition to court records, a questionnaire seeking demographic and other information was sent to
the petitioner in all these cases. These are the best data we are likely to get and the authors use them effectively, although I would prefer to see the data treated with a little more caution. The authors insist we can believe the data because “they are filed under penalty of perjury” but the same is true of income tax returns and I know a few people who cheat on their taxes.

The number of personal bankruptcy filings more than quadrupled from 1979 to 1997. One crucial factor is the rapid rise in credit card debt: at the end of 1997 it was $422 billion, twice as much as in 1993. The reason, as a Federal Deposit Insurance Corporation study indicates, is that credit card lending is “more than twice as profitable as all other bank lending.” From 1980 to 1992, the rate banks pay for borrowing money fell from 13.4 to 3.5 percent, but during this period “the average credit card interest rate rose from 17.3 to 17.8 percent.” Banks today routinely charge interest rates that would have been illegal (“loan sharking”) in the 1970s. They therefore find it profitable to aggressively push credit cards: over 3 billion solicitations are sent out each year; the average American household is offered $243,000 of credit each year from mail solicitations, and banks spend $100 in solicitation costs to acquire each new cardholder.

One of the two main arguments of The Fragile Middle Class is that “the people who file for bankruptcy are a cross-section of society, and bankruptcy is a middle-class phenomenon.” On a variety of demographic indicators, the bankrupt look much like the general population. For example, “The primary petitioners were more likely than the general population to have gotten some higher education but less likely to have achieved a degree.” The one important difference, of course, is that compared to other Americans, those filing for bankruptcy “earn much less and owe much more.” The “middle-class” claim does not seem to me to add much — the authors never define the term and apparently use it to mean people who choose the term when offered a choice of lower or middle or upper class.

I found the other main argument much more compelling: bankruptcy petitioners resemble the rest of the population, except in income and debt, because a large fraction of the population is just one crisis away from bankruptcy. Especially given the rapid increases in credit card debt, any of several shocks can push a family into bankruptcy. The most important such shocks are job-related reasons, credit cards, sickness and injury, divorce and family problems, or mortgage debt.

For families trying to manage large credit card balances, any setback can spell disaster. If someone loses a job, it is bound to create hardship. A Bureau of Labor Statistics study of displaced workers found that “only about a fourth of the displaced workers were working at full-time wage and salary jobs paying as much or more than they had earned at their lost job” with one-third not yet reemployed and one-quarter at new jobs with lower pay. In those circumstances, expenses must be drastically and painfully reduced — but there is no way to reduce overhanging credit card debt. Similarly, a “Census Bureau study in 1995 revealed that in a three-year period, about 64 million people faced some time when they had no insurance
as a backstop against medical bills.” If serious medical problems strike during a period when people are without coverage, a family can quickly be driven into bankruptcy. If these are the bankruptcy experiences during a booming economy, imagine what may lie ahead of us if the economy enters recession.


Reviewer: Tom Juravich, University of Massachusetts, Amherst

When the Bureau of Labor Statistics released the numbers on union membership in the U.S. in early 2001, the numbers, after leveling off and actually rising slightly the year before, were significantly lower. Union membership declined in 2000 by 200,000, with the percentage of American workers belonging to unions falling to 16.3 million, the lowest number in six decades. Despite the dramatic change in leadership at the AFL-CIO and the decision by a number of the largest unions to allocate a larger portion of their budget to organizing, the labor movement is still shrinking. A number of factors are behind these numbers, not all of them spelling doom for the American labor movement. The year 2000 was an election year and the unions did an extraordinary job of turning out their members to support their endorsed candidates. In some of the best grassroots organizing done by the labor movement, 26% of all voters in the presidential election were union members, almost twice their number in the general population. While this may soften the blow, it is clear that American unions need to redouble their efforts in organizing new members in order to survive.

In addition to the labor movement’s recommitment to organizing, there needs to be a concomitant resurgence in research on the dynamics of union organizing. With the exception of Bronfenbrenner et al.’s Organizing to Win and a recent special edition of the Labor Studies Journal (24, 1), there is strikingly little contemporary empirical research on union organizing. This makes Milkman’s Organizing Immigrants an extremely welcome addition to the literature. Despite its subtitle, this is not a volume for scholars and activists interested in California alone. While maintaining a geographical focus this important new volume contributes considerably to our understanding of organizing immigrants and by providing case studies of several campaigns of national significance, it should be required reading for anyone examining organizing today.

The early chapters by Lopez and Feliciano and Waldinger and Der-Martirosian provide the demographics on why organizing immigrants is central to reviving the labor movement, particularly in states such as California where white workers now comprise only slightly more that on half of the population. Furthermore, organizing