theguardian | TheObserver

ogle™	Custom	Search				Searc
-------	--------	--------	--	--	--	-------

'Poor people don't plan long-term. We'll just get our hearts broken'

Why do so many poor people eat junk food, fail to budget properly, show no ambition? Linda Tirado knew exactly why... because she was one of them. Here, in an extract from her book, Hand to Mouth, she tells her story in her own words

Q&A with Linda Tirado

Linda Tirado

The Observer, Sunday 21 September 2014



Linda Tirado photographed by Scott Suchman near her home in Washington DC for the Observer New Review.

In the autumn of 2013 I was in my first term of school in a decade. I had two jobs; my husband, Tom, was working full-time; and we were raising our two small girls. It was the first time in years that we felt like maybe things were looking like they'd be OK for a while.

After a gruelling shift at work, I was unwinding online when I saw a question from someone on a forum I frequented: Why do poor people do things that seem so self-destructive? I thought I could at least explain what I'd seen and how I'd reacted to the pressures of being poor. I wrote my answer to the question, hit post, and didn't think more about it for at least a few days. This is what it said:

Why I make terrible decisions, or, poverty thoughts

There's no way to structure this coherently. They are random observations that might help explain the mental processes. But often, I think that we look at the academic problems of poverty and have no idea of the why. We know the what and the how, and we can see systemic problems, but it's rare to have a poor person actually explain it on their own behalf. So this is me doing that, sort of.

Rest is a luxury for the rich. I get up at 6am, go to school (I have a full course load, but I only have to go to two in-person classes), then work, then I get the kids, then pick up my

husband, then have half an hour to change and go to Job 2. I get home from that at around 12.30am, then I have the rest of my classes and work to tend to. I'm in bed by 3am. This isn't every day, I have two days off a week from each of my obligations. I use that time to clean the house and soothe Mr Martini [her partner], see the kids for longer than an hour and catch up on schoolwork.

Those nights I'm in bed by midnight, but if I go to bed too early I won't be able to stay up the other nights because I'll fuck my pattern up, and I drive an hour home from Job 2 so I can't afford to be sleepy. I never get a day off from work unless I am fairly sick. It doesn't leave you much room to think about what you are doing, only to attend to the next thing and the next. Planning isn't in the mix.

When I was pregnant the first time, I was living in a weekly motel for some time. I had a mini-fridge with no freezer and a microwave. I was on WIC [government-funded nutritional aid for women, infants and children]. I ate peanut butter from the jar and frozen burritos because they were 12 for S2. Had I had a stove, I couldn't have made beef burritos that cheaply. And I needed the meat, I was pregnant. I might not have had any prenatal care, but I am intelligent enough to eat protein and iron while knocked up.

I know how to cook. I had to take Home Ec to graduate from high school. Most people on my level didn't. Broccoli is intimidating. You have to have a working stove, and pots, and spices, and you'll have to do the dishes no matter how tired you are or they'll attract bugs. It is a huge new skill for a lot of people. That's not great, but it's true. If you fuck it up, you could make your family sick.

We have learned not to try too hard to be middle class. It never works out well and always makes you feel worse for having tried and failed yet again. Better not to try. It makes more sense to get food that you know will be palatable and cheap and that keeps well. Junk food is a pleasure that we are allowed to have; why would we give that up?

We have very few of them.

The closest Planned Parenthood [family planning clinic] to me is three hours. That's a lot of money in gas. Lots of women can't afford that, and even if you live near one you probably don't want to be seen coming in and out in a lot of areas. We're aware that we are not "having kids", we're "breeding". We have kids for much the same reasons that I imagine rich people do. Urge to propagate and all. Nobody likes poor people procreating, but they judge abortion even harder.

Convenience food is just that. And we are not allowed many conveniences. Especially since the Patriot Act [aimed at strengthening domestic security in the war against terrorism] was passed, it's hard to get a bank account. But without one, you spend a lot of time figuring out where to cash a cheque and get money orders to pay bills. Most motels now have a no-credit-card-no-room policy. I wandered around San Francisco for five hours in the rain once with nearly a thousand dollars on me and could not rent a room even if I gave them a \$500 cash deposit and surrendered my cellphone to the desk to hold as surety.

Nobody gives enough thought to depression. You have to understand that we know that we will never not feel tired. We will never feel hopeful. We will never get a vacation.





Patients without medical insurance flock to a free dentistry event in Los Angeles. Photograph: Robyn Beck/AFP/Getty Images

Ever. We know that the very act of being poor guarantees that we will never not be poor. It doesn't give us much reason to improve ourselves. We don't apply for jobs because we know we can't afford to look nice enough to hold them. I would make a super legal secretary but I've been turned down more than once because I "don't fit the image of the firm", which is a nice way of saying "gtfo, pov". I am good enough to cook the food, hidden away in the kitchen, but my boss won't make me a server because I don't "fit the corporate image". I am not beautiful. I have missing teeth and skin that looks like it will when you live on B12 and coffee and nicotine and no sleep. Beauty is a thing you get when you can afford it, and that's how you get the job that you need in order to be beautiful. There isn't much point trying.

Cooking attracts roaches. Nobody realises that. I've spent hours impaling roach bodies and leaving them out on toothpick spikes to discourage others from entering. It doesn't work, but is amusing.

"Free" only exists for rich people. It's great that there's a bowl of condoms at my school, but most poor people will never set foot on a college campus. We don't belong there. There's a clinic? Great! There's still a copay [cost levied by health insurance companies]. We're not going. Besides, all they'll tell you at the clinic is you need to see a specialist, which, seriously? Might as well be located on Mars for how accessible it is. "Low cost" and "sliding scale" sound like "money you have to spend" to me, and they can't help you anyway.

I smoke. It's expensive. It's also the best option. You see, I am always, always exhausted. It's a stimulant. When I am too tired to walk one more step, I can smoke and go for another hour. When I am enraged and beaten down and incapable of accomplishing one more thing, I can smoke and I feel a little better, just for a minute. It is the only relaxation I am allowed. It is not a good decision, but it is the only one that I have access to. It is the only thing I have found that keeps me from collapsing or exploding.

I make a lot of poor financial decisions. None of them matter, in the long term. I will never not be poor, so what does it matter if I don't pay a thing and a half this week instead of just one thing? It's not like the sacrifice will result in improved circumstances; the thing holding me back isn't that I blow five bucks at Wendy's. It's that now that I have proven that I am a Poor Person that is all that I am or ever will be. It is not worth it to me to live a bleak life devoid of small pleasures so that one day I can make a single large purchase. I will never have large pleasures to hold on to.

There's a certain pull to live what bits of life you can while there's money in your pocket, because no matter how responsible you are you will be broke in three days anyway. When you never have enough money it ceases to have meaning. I imagine having a lot of it is the same thing.

Poverty is bleak and cuts off your long-term brain. It's why you see people with four different babydaddies instead of one. You grab a bit of connection wherever you can to survive. You have no idea how strong the pull to feel worthwhile is. It's more basic than food. You go to these people who make you feel lovely for an hour that one time, and that's all you get. You're probably not compatible with them for anything long term, but right this minute they can make you feel powerful and valuable. It does not matter what will happen in a month. Whatever happens in a month is probably going to be just about as indifferent as whatever happened today or last week. None of it matters. We don't

plan long term because if we do we'll just get our hearts broken. It's best not to hope. You just take what you can get as you spot it.

I am not asking for sympathy. I am just trying to explain, on a human level, how it is that people make what look from the outside like awful decisions. This is what our lives are like, and here are our defence mechanisms, and here is why we think differently. It's certainly self-defeating, but it's safer. That's all. I hope it helps make sense of it.

While I was thinking that maybe a couple of people would read my essay, lightning struck. A lot of people started to share it. Someone suggested that I submit it for posting on the main page of the website we hung out on. That wasn't uncommon, so I did. The next thing I knew, the world had turned upside down. The Huffington Post ran my essay on its front page, Forbes ran it, the Nation ran it.

After the original piece went viral, I got a lot of emails from people who told me that they did not agree; they did not cope in the same ways. That's fair, and true. Keep it in mind.

What was neither fair nor true was the criticism I received inferring that I was the wrong sort of poor. A lot of this criticism seemed to centre on the fact that I was not born into poverty, as though that were the only way someone might find herself unable to make rent. And yet we have a term for it: downward mobility. We have homeless PhDs and more than one recently middle-class person on food stamps. Poverty is a reality to more people than we're willing to admit.

Overall, though, the response was overwhelmingly one of solidarity. I got thousands of emails from people saying they understood exactly what I was trying to describe, that they felt the same way. They told me their stories — the things that bothered them and how they were dealing with life. It's not just me who feels this way, not by a long shot. Poor people talk about these things but no one's listening to us. We don't usually get a chance to explain our own logic. The original piece that you just read was simply that: an explanation.

I am doing what I can to walk you through what it is to be poor. To be sure, this is only one version. There are millions of us; our experiences and reactions to them are as varied as our personalities and backgrounds.

I haven't had it worse than anyone else, and actually, that's kind of the point. This is just what life is for roughly one-third of Americans and one in five people in Great Britain. We all handle it in our own ways, but we all work in the same jobs, live in the same places, feel the same sense of never quite catching up. We're not any happier about exploding welfare costs than anyone else is, believe me. It's not like everyone grows up and dreams of working two essentially meaningless part-time jobs while collecting food stamps.

It's just that there aren't many other options for a lot of people. In fact, the <u>Urban Institute</u> found that half of Americans will experience poverty at some point before they're 65. Most will come out of it after a relatively short time, 75% in four years. But that still leaves 25% who don't get out quickly, and the study also found that the longer you stay in poverty, the less likely it becomes that you will ever get out. Most people who live near the bottom go through cycles of being in poverty and just above it – sometimes they're just OK and sometimes they're underwater. It depends on the year, the job, how healthy you are. What I can say for sure is that downward mobility is like quicksand. Once it grabs you, it keeps constraining your options until it's got you completely. I slid to the bottom through a mix of my own decisions and some seriously bad luck. I think that's true of most people.

While it can seem like upward mobility is blocked by a lead ceiling, the layer between lower-middle class and poor is horrifyingly porous from above. A lot of us live in that spongy divide.

I got here in a pretty average way: I left home at 16 for college, promptly behaved as well as you'd expect a teenager to, and was estranged from my family for over a decade. I quit college when it became clear that I was taking out loans to no good effect; I wasn't ready for it yet. I chased a career simply because it was the first opportunity available rather than because it was sensible. I also had medical bills. I had bouts of unemployment, I had a drunken driver total my car. I had everything I owned destroyed in a flood.



Demonstrators face tear-gas during protests in Ferguson, Missouri. Tirado has been 'hanging out with the kids' there in 'one of the most segregated places in America'. Photograph: Lucas Jackson/Reuters

So it's not just one or the other: nature or nurture, poor or not poor. Poverty is a potential outcome for all of us.

This is a huge societal problem, and we're just starting to come to grips with all the ways that a technological revolution and globalisation have vastly increased inequality. You cannot blame your average citizen for those things. Nor can you blame individual companies — it is how we, collectively, have decided to do things. We got here partially because of bad policy decisions and partially because of factors nobody could have foreseen. Telling an individual company to do better is like telling a poor individual to save more — true and helpful, but not so easy in practice. Most companies, like most people, aren't the top 1%. They are following the market, not driving it. Besides which, any asshole with money can buy and run a company. They're not all smart enough to figure out long-term investments in human capital.

I am not, for all my frustration, opposed to capitalism. Most westerners, poor ones included, aren't. We like the idea that anyone can succeed. What I am opposed to is the sort of capitalism that sucks the life out of a whole bunch of the citizenry and then demands that they do better with whatever they have left. If we could just agree that poor people are doing the necessary grunt work and that there is dignity in that too, we'd be able to make it less onerous.

Put another way: I'm not saying that someone doesn't have to scrub the toilets around here. All I'm saying is that maybe instead of being grossed out by the very idea of toilets, you could thank the people doing the cleaning, because if not for them, you'd have to do it your damn self.

Working for the minimum wage

Working for minimum wage means that making a long-term budget is an exercise in wishful thinking. You just have however much money you have until you run out, and you pay whatever bill is most overdue first. When I was working in Ohio at a fast-food

joint, I'd generally get about 25 hours in a week. That was paid at \$7.50, making my weekly cheque \$187.50.

My husband, working 40 hours at the same place, brought home \$300. We made about \$25,000 or so between us, working every week of the year. That's a little over \$9,000 above the poverty line for a family of two, or an extra \$200 or so a week. We made ends meet, but barely. Not well enough to ever really feel comfortable or rest or take a day off without feeling guilty. And we were at the top of the bottom third of households that year, meaning that approximately one-third of the American population is living on the same sort of budget.

Or, for some, a much smaller one. The yearly income of a 40-hour-a-week minimum-wage worker is \$15,080. So if you're paying half of that for housing, you're left with \$7,540 to live on.

Yearly.

That's \$628 per month, or \$314 per paycheck, for everything else — food, clothes, car payments, gas. If you're lucky, you get all that money to live on. But who's lucky all of the time, or even most of the time? Maybe you get sick and lose your job. Even if you land a new job, that measly \$314 is all you've got to last you until your paychecks at the new place start up. Or what if, God forbid, the car breaks down or you break a bone?

This is what it comes down to: the math doesn't fucking work. You can't thrive on this sort of money. Period. You can survive.

That's it.

Temporary work

There is something even worse than minimum wage. It's called temp work. I bet that the majority of people — unless they've experienced it for themselves — would be shocked to find out that companies regularly hire temps to work full-time hours but because they hire these workers through temporary work agencies they have to pay no benefits and offer no job security. To save a buck, companies will regularly hire such workers for years. And they do it because it's cheaper than hiring labour directly, and they are legally entitled to do so. The laws in America are so weak that we're actually way behind South Korea (!) in temp worker protections.

So when financially comfortable people with health insurance and paid sick leave and all kinds of other benefits that pad their wallets and make their lives easier and healthier think that the poor are poor because somehow we lack the get up and go to change our circumstances... well, I'm not sure my reaction is printable.

One factory I lived near used to hire a revolving number of temp workers whom they laid off after 90 days — the point at which a temp worker is supposed to get permanent job status. Then after three weeks of unemployment, the plant hired them again.

That factory isn't in town any more. It had gotten a break from the local government, making its first years there tax free.

And wouldn't you know it, after the tax break expired, the company decided that the plant wasn't profitable enough and closed it. A temporary factory that hired temporary workers.

Who says capitalism isn't cruel?

Having no job security - and getting fired

We all know that a lot of folks think that poor people are lazy and incompetent. They think we get fired from jobs because we don't know how to behave, or we're always late, or we just don't care. But what rich people don't realise is how unbelievably easy it is to get fired. And a lot of times what gets you fired is that you're working more than one job.

Whenever you are working for the kind of place that has a corporate office, you're typically given the fewest possible hours — definitely less than full-time, because then they'd have to pay you benefits. But even though your employer might schedule you for 20 hours a week, you might wind up working 10, or 30. It depends on how busy it is — when it's slow, they send you home, and when it's busy, they expect you to stay late. They also expect you to be able to come in to cover someone's shift if a co-worker gets sick at the last minute. Basically, they're expecting you to be available to work all the time. Scheduling is impossible.

At one chain I was required to sign a contract stating that I was an at-will employee, that I would be part-time with no benefits, and that if I took another job without permission I would be subject to termination because the company expected me to be able to come in whenever they found it necessary.

And yes, this is legal.

So let's break this down: you're poor, so you desperately need whatever crappy job you can find, and the nature of that crappy job is that you can be fired at any time. Meanwhile, your hours can be cut with no notice, and there's no obligation on the part of your employer to provide severance regardless of why, how or when they let you go. And we wonder why the poor get poorer?

Not feeling valued

Once I'm home from my shift, I try not to be short-tempered with my husband, whose fault my bad mood decidedly isn't. In turn, he tries not to be short-tempered with me. Working at a low-wage job means getting off work and having just enough mental energy to realise what you could be doing with your life ... if only you could work up the will to physically move.

And honestly, I wouldn't even mind the degradations of my work life so much if the privileged and powerful were honest about it. If they just admitted that this is simply impossible.

Instead, we're told to work harder and be grateful we have jobs, food and a roof over our heads. And for fuck's sake, we are. But in exchange for all that work we're doing, and all our miserable work conditions, we're not allowed to demand anything in return. No sense of accomplishment, or respect from above, or job security. We are expected not to feel entitled to these things. Being poor while working hard is fucking crushing.

It's living in a nightmare where the walls just never stop closing in on you.



'Poor people don't plan long-term. We'll just get our hearts broken' | Society | The Observer



Fast-food workers protest outside a California branch of McDonald's. Photograph: Kim Kulish/Corbis

I resent the fuck out of it every time my schedule's been cut and then I've been called in for tons of extra hours, as though my time weren't worth anything, just so that my boss can be sure not to pay me for a minute that I'm not absolutely necessary.

I resent signing away my ability to get a second job and being told that I can't work more than 28 hours a week either.

The result of all of this? I just give up caring about work. I lose the energy, the bounce, the willingness. I'll perform as directed but no more than that. I've rarely had a boss who gave me any indication that he valued me more highly than my uniform — we were that interchangeable — so I don't go out of my way for my bosses either. The problem I have isn't just being undervalued — it's that it feels as though people go out of their way to make sure you know how useless you are.

I'd been working for one company for over a year when I injured myself at work in November and had to go on leave for two months because I couldn't stand for long. So I wasn't invited to the company Christmas party. I went as a co-worker's date and watched as everyone got their Christmas bonuses. I didn't get one; I was technically not in the managerial position and thus didn't qualify. The fact that I'd worked the rest of the year didn't count.

What really got me, though, was when the owner of the company thanked the woman who was filling in for me for working so hard all year. He didn't recognise me at all.

Unpaid Internships

Here's another thing the poor can't afford: unpaid internships. I've had to turn down offers that might have improved my circumstances in the long run because I just couldn't afford to work for nothing. Again, the people who can afford unpaid internships are getting help from home — in my world, everyone else has to work for a living. And this means that we're being cut out of all that potential networking too. That's at least one reason why I've never had much of a professional network: I never had the chance to build one. Accepting an unpaid internship, or one of those internships that basically pays you lunch money, is for people who don't have to pay the rent.

Because I've always been in a take-what-you-can-get situation, I've wound up working the sorts of jobs that people consider beneath them. And yet people still wonder why we, working at the bottom, aren't putting our souls into our jobs.

In turn, I wonder about people who think that those who are poor shouldn't demand reciprocity from their employers. We should devote ourselves to something that doesn't benefit us more than it absolutely has to? We're meant to care about their best interests, but they don't have to care about ours? If you're going to put as little as possible into my training and wages, if you're going to make sure that I can't get enough hours to survive in order to avoid giving me healthcare, and generally make sure that I'm as uncomfortable as possible at any given time just to make sure I know my place, then how can you expect me to care about your profit margin?

Remember, you get what you pay for.

Smoking

We all cope in our own special ways. I smoke. My friend drinks. In fact, I'm highly confident in betting that you and many of your friends cope by drinking as well. Come

home from a long day at work, and what do you do? Pop open a beer? Or a bag of potato chips? Or maybe you take a Valium when you're feeling stressed out. Or get a massage. Or go to your gym and sit in the sauna room.

Why are other people's coping mechanisms better than poor people's? Because they're prettier. People with more money drink better wine out of nicer glasses. And maybe they get a prescription for benzodiazepines from their own personal on-call psychiatrist instead of buying a pack of cigarettes. They can buy whatever they like and it's OK, because retail therapy is a recognised course of treatment for the upper classes. Poor people don't have those luxuries. We smoke because it's a fast, quick hit of dopamine. We eat junk because it's cheap and it lights up the pleasure centres of our brain. And we do drugs because it's an effective way to feel good or escape something.

I get that poor people's coping mechanisms aren't cute. Really, I do. But what I don't get is why other people feel so free in judging us for them. As if our self-destructive behaviours therefore justify and explain our crappy lives.

Newsflash: it goes both ways. Sometimes the habits are a reaction to the situation.

And unless you're prepared to convince me that smoking and smoking alone keeps me poor, then please, spare me the lecture. I know it's bad for me. I'm addicted, not addled.

This is an extract from Hand to Mouth by Linda Tirado, to be published at £14.99 by Virago on 2 October. <u>Click here to buy it for £11.99 with free UK p&p</u>

More from the What's this?	More from around What's this?
Guardian	the web
Romanian parliament swears in former mayor as country's new president 21 Dec 2014 Why I'm opting out of Christmas 21 Dec 2014 I don't want my wife to indoctrinate our two-year-old into religion 19 Dec 2014 Councils to be allowed to hold prayers at meetings under new bill 18 Dec 2014 How a charity is linking with GPs to help those at risk of losing homes 16 Dec 2014	Promoted content by Outbrain 131 people killed in attack on army school in Pakistan: official (Nikkei Asian Review) What The GOP Sweep Means for Investors Sign Up For Our Newsletter (The Financialist by Credit Suisse) Coffee and Type 2 Diabetes Risk (DiabetesCare.net) Is Mrs Merkel About To Sign Up to David Cameron's EU Dreams? (Social Europe Journal) Tom Hanks' Captain Phillips Says The High-Tech World Is A Shocking Delusion (Forbes)
	Recommended by Outbrain

© 2014 Guardian News and Media Limited or its affiliated companies. All rights reserved.