Class Matters

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I must admit I am not happy about the continuing relevance of my book, *Nickel and Dimed*, which was published fourteen years ago, in 2001. I didn’t expect that book to change the world. That’s not how the world changes. But I did expect that the kind of conditions that I described in that book would be improved, reformed, done away with. Conditions like consistent underpayment, humiliating treatment by management. So it’s depressing to me that all of that is still perfectly relevant, and in fact, some of those conditions are worse, as I’m going to talk about now.

What I learned in the research for *Nickel and Dimed* was basically that a huge number of Americans, probably about 30 percent of working people, are paid less than they can live on, wages that do not allow them to support a family, or maybe even one person, at least if they want to live indoors, as many of us aspire to, of course. Another thing I discovered, and which has loomed much larger as time has gone on, is that the little amounts that people earn in a lot of these jobs are diminished by wage theft, which means the employer makes you work longer hours than you are paid for. It’s illegal, but that doesn’t matter. It could be in the form of telling you to come in half an hour before the time clock starts running, or to stay an hour after it stops running, and keep working. Most recent estimates are that employers steal at least $100 billion a year from their low-wage employees, in various ways. Think about that; $100 billion is a big number. It’s on the order of a major social program, the EITC, Earned Income Tax Credit. So we talk about these things all the time; well, could we give more money to the poor? Why don’t we just stop stealing from them?

I also learned that, paradoxically enough, it is expensive to be poor, more expensive in some ways than not being poor. As a journalist, I went out to see what it was like to be poor. I didn’t admit I

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was a journalist, and I would go to different cities, find the cheapest place I could to live in and the best paying job I could get—which meant being a waitress, a cleaner with a housecleaning company, a nursing home aide, and a Walmart associate, among other things. If you can’t put enough money together for your first month’s rent and security deposit, you cannot rent an apartment. And that’s a lot of capital, probably over a thousand dollars. And to many people, that’s unthinkable.

So I ended up doing what a lot of people do if they don’t have a family they can crash with: I went to a residential motel. They charge outrageous amounts—I was paying $250 a week—but you can get in. You’re off the street immediately. Some of these places do not have either a little fridge or microwave oven, nothing. That means that you have to pay more because you’re buying food at a convenience store or fast food restaurant.

I’m not complaining about the cuisine, I’m just saying it’s expensive. I went into this project thinking, oh, well, how hard can it be? I can make big lentil soups and freeze them and have them one night after another. And yet you have to have a pot to cook them in. It would be nice to have a well-stocked kitchen if you want to live cheaply, and I couldn’t do that. If you live in an inner-city area, there may be no grocery stores; you might be in one of our urban food deserts. If you live in a rural area, you will need a working car to go somewhere where you can get your food.

Now, these things are no less true today than they were fourteen years ago. President Obama has just called again for raising the national minimum wage to $10.10 an hour. Which would be nice, right? But it turns out that in this state, New York, a family of two—one adult and one child—needs on average, across the state, to earn $24 an hour to live at a kind of basic minimal level. That’s what a living wage would be. And the same is true for the state where I now live, Virginia.

This reality helps explain the wrenching news we got recently, that 51 percent of the children in public schools are in poverty and qualify for subsidized meals. It’s not because their parents are lazy or incapable of financial planning. They are in poverty because they’re not paid enough to live on. That’s my theory anyway, which I’ve been pushing ever since I wrote *Nickel and Dimed*: poverty is not a character failing or a wrongheaded lifestyle. Poverty is a shortage of money. And the chief reason for that shortage of money is lack of adequate pay or lack of any job at all.
The thing that strikes me most all these years after writing that book is that while we talk about what can be done for the poor, the sad truth is, instead of helping the down and out, we have a society that seems to persecute the poor. If you start sliding downhill—even if you started in a white-collar professional life—you stand a good chance of accelerating all the way down to destitution.

So how does this operate? How do people get pushed down further and further? It seems to me that the real question we have to ask is not, What can we do for the poor?, but, What do we need to stop doing to them? Both government and corporations have a tendency to single out people who are in economic difficulty and make things harder for them. For example, there are help-wanted ads out there saying explicitly that no unemployed candidates will be considered. Now, what’s that about? You can only hire people who have jobs? That weeds out the financially shaky people. There are only five cities in this country in which that kind of blatant discrimination is against the law; everywhere else, it can be done.

About 60 percent of employers now do a credit check before you can get a job. If you’ve been unemployed for a while, or if you’ve been having problems with your finances, you may indeed have a lousy credit rating, which then means you can’t get a job, or it’s much harder to get a job. If you’ve been relying on a credit card to help you through some hard patches and you fall behind in your monthly payments, or if you are low income and have always been kind of shaky, you can face interest rates of up to 30 percent. And if you think you can get out of those bills by declaring bankruptcy, just leave it behind. I discovered through the bad experience of a member of my own family that the average cost of filing for bankruptcy is $2,000 or even higher. So where are you going to get that?

Now, I particularly want to talk about some of the ways that the government practices its own forms of harassment of the poor. These disproportionately target people of color, like the stop-and-frisk policies that New York was long so notorious for. That racial bias, however, is not what makes harassment so horrendous. Like stop-and-frisk, which now has been reduced or eliminated, no one of whatever color should be subjected to unprovoked searches on the street or any other kinds of abuses. There is racial profiling in what I’m describing, but these are abuses no matter who they’re inflicted on.

It is estimated that about ten million people a year in this country are charged with misdemeanors, many of them very minor but
still leading to fines and even jail time. And 75 percent of the people charged with misdemeanors are poor or even indigent. They are disproportionately people of color. The average fines for misdemeanors are in the range of $200 to $500, often much more. Even the number of possible misdemeanors has been increasing rapidly just in the last decade.

For example, in New York City it is illegal to put your feet up on the subway car seat, or to put a bag next to you on the seat. Even if the rest of the car is empty and it’s three in the morning and you’re coming back from the late shift, you can’t put your feet up. And this is not something where you’ll get a warning or a policeperson will say, no, you can’t do that. This is grounds for arrest, right there: snatched up, arrested. In Washington, D.C., near where I live, you can be arrested—not just given a warning or citation—for driving with an expired license. All right, it’s against the law. But there you are, and you face another cascading number of effects.

In the last few years a growing number of cities and counties have taken to ticketing and sometimes even handcuffing children found on the streets during school hours. In New Mexico, if a child has a second “conviction” for truancy, the parent could face a fine of up to $500, or imprisonment for up to six months. Just think about that. In Illinois, the parents of a child who is absent too often can be fined $1,500 and jailed for up to thirty days. That’s going to do a lot for that kid’s problem, right? Having the parents go off to jail.

Now, this kind of harassment and heavy-handed law-enforcement has actually increased since the economic crisis of 2008. And the reason everybody cites is that the counties and municipalities have increasingly come to rely on fees and fines to supplement their declining revenues.

Consider the case of Ferguson, Missouri. Naturally, we think of that incident as a huge racial injustice, but here are some facts about Ferguson. The second-largest source of income for the city government there is fees and fines levied on minor offenders. Even if you want to plead guilty for some tiny traffic violation—say, a brake light off—you have to pay $12 for that, and you can even be charged with mileage used by the city officers who had to serve you with a warrant when they drove to do it.

Last spring, an NPR series exposed some shocking facts. Since 2010, forty-eight states have added and/or increased court-related
fees. So getting involved in the court system means you’re going to be drained of money. At least forty-three states have billed the defendants for the cost of the public defender. This seems like a violation of logic, but that happens. Forty-nine states charge for the electronic monitoring bracelets required for home detention. So you can see all these things building up.

Now, suppose you sink all the way down to homelessness, living on the streets. Then you find a new thing: it’s virtually illegal to be homeless. At least you’re likely to find that most of the biological necessities of life, including sitting, loitering, sleeping, lying down, and relieving yourself, are illegal if you look like you are indigent.

I interviewed a homeless man in Washington, D.C., who had been arrested for an outstanding warrant when he was inside a homeless shelter. He was inside the homeless shelter, and men were sleeping. The police came in, and they did a warrant search to look for anybody who might have an outstanding warrant. They found him, they caught him. And what was his outstanding warrant for? Sleeping outdoors. So there he is, a homeless man, inside a homeless shelter, being arrested for being homeless.

The laws against homelessness vary from state to state. One of my favorites is Sarasota, Florida, where an ordinance makes it illegal to be awakened from sleep and state that you have no other place to live or sleep. So imagine you are a very wealthy person and you decide to go sleep in the park, and a policeman comes along and wakes you up and asks, What are you doing here? You say, well, I got really tired of my penthouse condo and decided to try something else for the night. That’s fine, the policeman will say, make yourself uncomfortable. But if you have no other place to go, you are arrested. In other words, it’s illegal to be homeless for any reason or live outdoors. It should be noted, though, that there are no laws requiring cities to provide food, shelter, or restrooms for their indigent or any other citizens.

In some cities, and Orlando is one of the biggest, it is even illegal to help the poor. There are laws against sharing food with indigent people in public places. Now, I think that should be seen as a direct attack on Christianity. What are we told to do? Share. Give. How can you make it illegal to share? If you do end up in jail, you face one more nasty surprise. Forty-one states have started charging inmates for their room and board! Why are they in jail? Because they’re poor, they couldn’t afford a lawyer, they couldn’t afford to pay their fees and
fines. And if they miss paying those fees and fines, a warrant will go out for them. Then, when they get out of jail, they will get a huge bill in these states. Figure that out.

I really want to do more reporting on this. It is so astounding. Now, what sense does any of this make? You take a hard-working person, say who has a broken tail light that she can’t afford to replace, fine her an amount much greater than the cost of a new tail light, persecute her for failing to pay the fine, jail her, and then turn her into a desperately poor person, possibly even a fugitive, since when you have no address, no driver’s license, no identification, you enter a kind of fugitive status.

Now, I am not building up to a resounding indictment of capitalism, if that’s what you’re expecting, which would be consistent. Capitalism at least has a logic to it. It makes sense in its own way. What I have been describing does not make sense. If you pay something like 30 percent of the population less than they can live on, they obviously are not going to be able to participate in the economy by buying stuff. And we are certainly well past that point in this country. Even the most conservative economists are now saying, Why are wages so low? Could we do something about that, that doesn’t disturb anything else?

Even Walmart is having trouble, and I’ll tell you the reason why. Their prices are too high for an awful lot of people. When I worked at a Walmart store, I had co-workers who could not afford even the most deeply reduced items. How could they, when they’re making about the equivalent of $9 an hour today? It was out of the question. And the big question is, what is the sense in tormenting and trying to extract more money all the time from people who are already poor? I know that there are people who would make an economic argument in response to that question: it’s a capitalist plot in its own way, or it comes from the prison industrial complex, or somebody’s making money off this, and that explains it all. I am not totally convinced by that.

What I see is a system of mindless sadism, which is ultimately costly to all of us. Now, we need a lot of changes. We need profound changes in the distribution of wealth and power. But my short-term message is we should just stop the meanness, the relentless persecution of people who are already having a hard time.

Stop the wage theft by employers. Stop treating low-wage workers as criminals, with the drug tests and the constant suspicions that workers are stealing. If they want to organize into unions and associations
or whatever, that’s their right, but that’s not actually possible in most places. Stop penalizing people for having bad credit scores. Stop the banks and credit card people from squeezing more and more money in the form of interest out of people who are poor. Stop harassing the homeless and indigent in public places; that would actually be better for city budgets than going through the trouble of arresting and jailing all these people all the time.

My demand is to stop kicking people who are already down. Of course we could be doing a lot more to help those who are struggling. But I also want us to focus on doing less harm.