

\$2.00 a Day

Living on Almost Nothing in America

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Chapter 2

Perilous Work

A THIRTY-FIVE-MINUTE RIDE on a city bus headed east across Chicago's South Side and a few blocks' walk brought Jennifer Hernandez—who had recently escaped her second spell of \$2-a-day poverty in two years—to the main office of Chicago City Custodial Services. She arrived each weekday at 7:00 a.m., shortly after sunrise. After announcing herself by intercom to Debra, her boss, the mother of two was buzzed in and climbed the steep flight of wooden steps to Chicago City's second-floor office. In the beginning, Jennifer thought of it as “a pretty good job, you know, I liked it, I enjoyed it.” That is, at least until it landed her and the kids in the emergency room a couple of times.

Chicago City specialized in the deep cleaning of condos and office suites between tenants and, more recently, of foreclosed homes being readied for resale. The daily workload varied dramatically. “One day we might do one home, and one day we might do, like, seven or [even] twelve!” Jennifer says. Her “team” never knew where the day's assignments would take them. “Sometimes we'd be doing condos on the Gold Coast, other times we'd be cleaning a[n abandoned] house out in West Pullman,” a dilapidated neighborhood on Chicago's South Side. “We were all over the city.”

Jennifer and the other “custodians” would clock in and then begin to pack up the day's allotment of sponges, white rags turning brown-

ish from use, and cleaning solvents carefully parceled out by Debra. The supplies went into dingy pink plastic tubs so they could be hauled around from place to place. The team would then cart these tubs down the narrow stairwell, along with a worn vacuum cleaner, brooms, mops, and buckets. Everything was loaded into the back of a car supplied by one of the team's members, who would get a little extra in her paycheck for its use. All the while, Jennifer and her crew would be hounded by Debra to speed up. "She was very pushy. She wanted everything, you know, 'Let's go! Let's go! Let's go!'"

Upon arrival at the first job, the crew would lug the supplies through the front door. They would sweep, then vacuum, then mop the floors, often scrubbing on their hands and knees to remove scuff marks and grime. They would scour the sinks, showers, and toilets until they glistened. Every surface, including the walls, doors, and window frames, had to be free of dust, fingerprints, and streaks. The crew was supposed to make do with the same daily allotment of cleaning supplies no matter how many addresses were on the list and no matter how big the jobs. Running out would earn a reprimand from Debra, who watched the company's bottom line with an eagle eye. Most important, though, was that the team keep to a tight schedule: there was no going home until each and every job on the day's list was done.

At the end of the day, Jennifer would sometimes rub her aching hands as she collected her children, Kaitlin and Cole, from their after-school program, often just before it closed at 6:00 p.m. Kaitlin, a slender ten-year-old with thick glasses and chin-length dark hair who is always in motion, would be bursting with news of her school day. Cole, a quiet seven-year-old with a buzz cut and a warm smile, is less chatty, but he would eagerly grasp his mother's hand as they walked.

For Jennifer's labor, she was paid \$8.75 an hour. If she was lucky enough to get full-time hours (which didn't always happen), her bi-weekly check, after taxes, totaled roughly \$645. With rents on two-bedroom apartments in the Chicago area averaging around \$960 per month, Jennifer and the two kids could not have come close to sur-

viving without the one-year housing subsidy offered by the homeless shelter where they had stayed for three months. She had qualified for the subsidy, what the shelter called "stage two" for shelter residents who found jobs (stage one was the intensive job search the shelter required of all adults), when she'd landed the position at Chicago City. Combining her paycheck, SNAP, and the rent subsidy, she could finally breathe a little. First paycheck in hand, she and the kids relocated to one of the nonprofit's apartments, a modest one-bedroom in the down-market Marquette Park neighborhood. With the subsidy, she paid only 30 percent of her net income in rent. Her plan was to work hard and get ahead. With extraordinary luck, maybe she really *could* be self-sufficient in a year's time, when her rent subsidy lapsed.

The phone call with a job offer from Chicago City had come just days before La Casa—Jennifer's third shelter in ten months—was about to evict her and the kids. They were approaching the facility's three-month maximum stay, and she had no job. During her ten-month job search, the family had found themselves among America's \$2-a-day poor: they had no earnings, no help from family or friends, not a single dollar from welfare, no cash income at all. Jennifer was entirely reliant on her SNAP, the roof over her head that La Casa and her previous shelters provided, and an unusual talent for finding all the "free stuff" that the city of Chicago and its charities have to offer. Jennifer loved to see Kaitlin and Cole smile when they were outfitted with new backpacks filled with school supplies and new outfits for school—red polo shirts and blue chinos. Her favorite score was the free outdoor performance of *Hamlet* that she had taken the kids to, courtesy of Chicago's Shakespeare in the Parks series.

Diligently, over the summer months of 2012, she had searched for work while living at La Casa, just as she had during her stay at the shelter on North Avenue and the one on the Southwest Side. Each day she would spend hours in the stuffy basement computer lab filling out applications online, and each day she would hit the streets to hand-deliver dozens of résumés to store after store, trying to make eye contact, attempting to leave a favorable impression. Yet her ap-

pearance undoubtedly put her at a disadvantage. Her smile revealed badly decayed teeth and stained gums, while her glasses, missing a temple, sat askew on her nose. Jennifer suffered from asthma and was overweight, so she found it hard to catch her breath as she moved from store to store along the Clybourn Corridor, the Magnificent Mile, and other retail strips on the Near North Side and Near West Side of the city.

By the time she landed the interview with Debra at Chicago City, it was mid-August and she was getting desperate. During her two-and-a-half-month stay at La Casa, she had applied for more than one hundred positions and hadn't gotten a single offer. Either she got a job and advanced to stage two, or she and the kids would be out on the streets. She had exhausted all of the family shelters she knew of in the city. Where would they go this time?

Luckily, unlike other service sector employers with whom she had interviewed, Debra didn't seem to mind Jennifer's lopsided gaze or even her discolored gums. Nor did she seem to mind that Jennifer's address, "c/o La Casa," marked her as homeless. Chicago City's workers were largely invisible to the customers they served. Only those job seekers who were at the very end of the hiring queue ended up here—people with criminal records, drug problems, or a shelter address like Jennifer's. A willingness to work hard for little pay was all this occupation required, and Jennifer was more than willing.

During the fall, most of the assignments were not so bad. Typically, they involved cleaning vacant units in large apartment complexes and office buildings. Sure, the work could be punishing, the hours uncertain, and the management demanding. But in those early months, Jennifer's only real complaint was the high turnover rate. "Every week I'd come in and I'd see new faces," she says. Given Debra's fast-paced timetable, it was hard for the team to stay on schedule when the new folks didn't know the drill. Each new hire slowed them down. Still, Jennifer felt a sense of accomplishment when they were done with a job and had polished everything to a shine, a visible sign that she had made a difference that day.

Jennifer's real problems didn't start until winter, when the workload shifted from a mix of jobs to a steady stream of foreclosed homes. The Chicago area registered tens of thousands of foreclosures in 2012 alone, making it one of the hardest-hit cities that year. A large fraction of these houses were in the poorer black and Hispanic neighborhoods south of the Loop, where Jennifer's crew was routinely assigned. Chicago's minority homeowners, often victims of predatory lending practices by some of the biggest names in banking, had been badly affected by the foreclosure crisis. Thousands of vacant houses were scattered along the streets of Chicago's poorer neighborhoods, imbuing these communities with an aura of abandonment. As the days grew cold and dark, Jennifer found herself spending more and more of her work hours in these derelict homes, many of which had "been shuttered for a long time. No power, no working lights, no heat, the dead of winter." And yet, she says, "we were expected to come in and make it . . . look beautiful!"

Jennifer never knew what they would encounter when they entered through the padlocked metal doors the banks installed in a futile attempt to keep out squatters, addicts, thieves, and scappers. "People would break in and, basically, they'd turn them into crack houses." Weathered plywood boards covered up windows on the outside, but often shattered glass littered the floors inside—glass that was hard to see with no working lights. Would they find a junkie or a destitute family huddled upstairs? Wildlife? A drug den?

The houses that Jennifer and her team found themselves cleaning were in various states of disrepair, but all were covered in dirt and grime. "A lot of work, a lot of dirt, a lot of cleaning that had to be done." Fresh graffiti was often the first signal to the Chicago City crew that someone had broken in. Sometimes scappers had already stripped the home of anything of value. "They took everything. They took the toilets, they took the sinks." Appliances were gone, cabinets ripped out of the kitchen and bathroom, tile torn off the floors, and copper wiring and other valuable metals extracted through gaping holes in the walls.

Water is key to any cleaning job, but for Chicago City's crews, access to water presented a major challenge. These properties had long since had the water shut off, so Jennifer's team had no choice but to bring their own, hauling it in from the car via heavy covered buckets. If the water hadn't already cooled down on the way over, it would quickly do so in an unheated house on a winter's day in Chicago. The crew couldn't possibly bring enough water to complete even one of these big jobs, let alone a dozen. As they worked, the water in their buckets turned pitch-black, leaving streaks on the counters, windows, and floors. Off they would go with the buckets—to a neighbor's house or up to the nearest gas station or restaurant. Avoiding eye contact at commercial establishments, they would sneak into the restroom to fill the buckets and then carry them, once more heavy with gallons of water, back to the work site.

Then there were the cleaning supplies, which could be stretched only so far. Once they ran out, Jennifer, who after only a few months was one of the more senior employees, would pack up the empty bottles and head back to the office to get more. As she restocked at headquarters and prepared to return to the site, Debra would pepper her with questions—How did you run out? What were you using it on?—as if cleaning a boarded-up house took the same amount of bleach as cleaning a swanky apartment at the end of a corporate lease.

As Jennifer and her team worked away in these homes, they saw their breath in the cold. "We'd have sweaters, we'd have coats. You had to have gloves." Routinely, Jennifer had to make a run to the Salvation Army to fetch an extra coat to pile on top of the one she already had on. After weeks of working in the freezing cold, scrubbing with the cooling and then frigid wash water mixed with harsh solvents, Jennifer watched as the skin on her hands first blistered and then began to peel. "They really didn't supply us with things for our health. It really wasn't a safe environment."

Then Jennifer, an asthmatic, started getting sick, repeatedly. Just breathing in the dank air inside foreclosure after foreclosure left her light-headed and prompted that familiar tightening in her chest,

leaving her with a noticeable shortness of breath all night long. She started coming down with colds, then developed a hacking cough that wouldn't go away. After that, she contracted a series of nasty viruses. She would try to go in to work when she was sick, but Debra would send her home, fearing for the health of the rest of the crew. Even when Jennifer started to feel better, her kids were sure to catch whatever bug she had. Both of them suffered from asthma as well, and on a couple of winter nights the family rushed to the emergency room for a shot of adrenaline after one or another of them began to turn blue.

Debra soon grew impatient. "Why are you missing so much? Why are you missing so many days?" she demanded. Jennifer explained that working in the cold, moldy foreclosed homes, with their "broken windows, broken glass," was making her ill. She asked if there were other tasks she could do until the weather got warmer. But cleaning foreclosed homes was the only work Chicago City had.

As January turned into February, Jennifer watched as her hours on the weekly schedule started to get whittled away—thirty-five, thirty, twenty-five, twenty, and below. Once at the top of the scheduling list because of the quality of her work, Jennifer's absences had moved her to the bottom. By the beginning of March, she was making barely \$200 every two weeks, a bit over \$400 for the month. Subtract the percentage of her earnings she had to put toward rent, plus the \$84 for the monthly bus pass she needed to get to Chicago City's headquarters, and this job just "wasn't a good situation." With only seven months left of the subsidy she was getting from La Casa—by which time she was supposed to have become self-sufficient through work and no longer in need of that help—Jennifer realized she would have to devote all of her efforts to looking for a better job. But past experience had taught her that even the worst jobs in Chicago weren't easy to find for someone like her.

At the beginning of March, Jennifer called Debra to give her notice, ending what had been a relatively long tenure for an employee at Chicago City. For six months, the job had provided an escape

from \$2-a-day poverty. The memory of the previous, harrowing nine months she had spent living on less than \$2 a day was the only thing that had kept her there that long. As her earnings fell to zero, so did her share of the rent. Even though she'd quit her job, La Casa's policy stipulated that she could keep the subsidy until it expired. With no rent to pay and a tax refund coming, she hoped she could manage to survive while she looked for a new job. The kids wouldn't need school clothes and supplies until August, winter coats until October. The rent subsidy wouldn't run out until the beginning of November. Meanwhile, she needed to rest, get well, and ensure that the kids were healthy enough to complete the school year. Mostly, she needed to find another job, with luck one that wouldn't make her sick. It had taken her ten months to find the job at Chicago City. How long would it take her to find the next one?

Few families in \$2-a-day poverty are chronically disconnected from the workforce. Rather, most of them are workers who fall into extreme poverty only when they can't manage to find or keep a job. Like Jennifer and her children, Kaitlin and Cole, the typical family in \$2-a-day poverty is headed by an adult who works much of the time but has fallen on hard times. In fact, roughly 70 percent of children who experienced a spell of \$2-a-day poverty in 2012 lived with an adult who held a job at some point during the year.

Yet even when working full-time, these jobs often fail to lift a family above the poverty line. Even if Jennifer had worked a forty-hour week at Chicago City for an entire year—not taking a single day off (not even Christmas or Thanksgiving)—her annual earnings of \$18,200 would still have left her family below the poverty threshold, set at \$18,769 for a family of three in 2013. She would have gotten a substantial boost at tax time, thanks to the Earned Income Tax Credit and other refundable tax credits. But even after adding this in, her family would have escaped poverty by only a few thousand dollars. And, of course, it is unrealistic to think that she could have gone an entire year without taking a day off. Beyond holidays, when

Chicago City was closed, the chances that neither of her children would need to stay home from school even one day during the year were slim to none. Jennifer didn't have paid sick leave or personal days.

Thus, even when she was working full-time at \$8.75 an hour—a full \$1.50 above the federal minimum wage—and had a generous temporary housing subsidy to boot, Jennifer struggled to pay her share of the rent and utilities, buy food, pay for the bus pass she needed to get to work, put minutes on her phone, and still somehow manage to keep her kids in respectable school clothes and winter coats, hats, gloves, and boots. Without the housing subsidy, an extraordinarily rare commodity available to only a tiny fraction of Chicago's homeless families, she never could have afforded their apartment—and there was little chance that she would secure such a subsidy again. Even if she were to find another job before the subsidy lapsed, how could she possibly make enough to cover the full cost of the rent with her wages alone?

Jennifer's circumstances are not rare. About one in four jobs pays too little to lift a family of four out of poverty. Low-wage workers are concentrated in the service sector; the typical American experiences direct benefit from their labor. Like Jennifer at Chicago City, some are all but invisible to the nine-to-five professional worker or daytime shopper. Others are constantly interacting with people, taking lunch orders, selling groceries or clothing, or caring for the elderly in nursing homes. Few of these jobs offer workers much autonomy, and many extract a physical or psychological toll, as Jennifer's job at Chicago City did. Not only do they pay low wages, but those who work them are often subject to variable hours and are seldom offered benefits such as affordable health insurance, paid vacations, or retirement plans.

The sectors of the economy populated by low-wage workers now dwarf those that the country once relied on to provide jobs in the working-class trades that paid a respectable wage. Manufacturing, which once accounted for more than 30 percent of all jobs in the

United States, now provides less than 10 percent of jobs. The country had roughly 12 million manufacturing jobs as of 2012, 7 million fewer than at the sector's peak in the late 1970s. In contrast, there were about 15 million jobs in the retail sector and almost 14 million in leisure and hospitality. And in the economy that Jennifer's children will inherit, low-wage employment is projected to grow, not shrink. Thus, Kaitlin and Cole may find themselves grappling with many of the same challenges their mother struggles with today—wondering how to survive on a low-wage job that pays too little and offers too few hours.

Despite the low quality of the jobs available, Jennifer and others among the \$2-a-day poor envision themselves first and foremost as workers. Like most poor children in America today, Kaitlin and Cole have grown up watching their mother spend much of her time either holding down a job or hunting for one. Kaitlin, who knows what it means to work for a living, and Cole, who has seen his mother's blistered hands after a hard day of scrubbing in a foreclosed home, have been raised to believe that work is the best way to provide for a family. For the \$2-a-day poor, whose home lives are often incredibly stressed, work can even offer an escape of sorts. Before things went completely south—while she was still cleaning corporate apartments on Chicago's Gold Coast—Jennifer appreciated the routine of going to Chicago City. She valued the challenge of rendering an apartment spotless, ready to welcome its next occupant.

Yet Jennifer's devotion to work has not been enough to shield her family from multiple spells of life on less than \$2 a day. Cashier, sandwich maker, waitress, laundress, general laborer, custodian—these are all occupations Jennifer has held. And she's been judged a good worker in many of these jobs, offered small promotions, given the occasional extra shift as a reward. None of that, however, has protected her family from intermittent stays in one or another of the city's homeless shelters. In this way, the Hernandez family is typical of those we find in \$2-a-day poverty—caught in an endless cycle of

jobs that don't pay nearly enough and periods of living on virtually no income.

How is it that a solid work ethic is not an adequate defense against extreme poverty? Some might point to the personal failings of the people who hold these jobs. Perhaps Jennifer should have stuck it out at Chicago City. Maybe she should have used more lotion to soothe her peeling skin and accepted the cycle of illness that engulfed the family as a result of her working conditions. Maybe if she had stayed, she could have leveraged that job into something better, eventually. She did quit, after all.

Yet laying the blame on a lack of personal responsibility obscures the fact that there are powerful and ever-changing structural forces at play here. Service sector employers often engage in practices that middle-class professionals would never accept. They adopt policies that, purposely or not, ensure regular turnover among their low-wage workers, thus cutting the costs that come with a more stable workforce, including guaranteed hours, benefits, raises, promotions, and the like. Whatever can be said about the characteristics of the people who work low-wage jobs, it is also true that the jobs themselves too often set workers up for failure.

The costs of paying their workers are often the only expenses over which service sector employers have any real control. They can't control consumer demand, but by using "just-in-time" scheduling practices, they can peg their labor costs as closely as possible to fluctuations in demand. In doing so, they seek to maintain flexibility in their commitments to the people they employ. If customer traffic gets heavy on weekday evenings, they can move more workers to those shifts. If fewer customers are coming in on Sundays, they can cut the number of cashiers who clock in on that day or send them home early.

The basic strategy behind these practices explains why wide scheduling availability across days and times has become the key qualification for getting and keeping a low-wage service sector job.

Work schedules are often variable, meaning that the days and times you are required to work can shift from day to day or week to week. To get enough hours at any given job, an employee has to be flexible. But such flexibility often means relying on a patchwork of child care arrangements. In one case, as we'll discuss later, Jennifer's reliance on a relative to care for Kaitlin and Cole backfired in the most serious of ways.

Even more challenging for workers than an unpredictable schedule are abrupt ups and downs in the number of hours a worker gets. Many employers with a large low-wage workforce engage in a practice termed "work loading," which responds to downturns in demand with informal layoffs: employers keep employees on the payroll but reduce their scheduled hours, sometimes even to zero. A worker who usually gets thirty-two hours might find that the next week's schedule has her listed only for five. Or she might be sent home in the middle of a shift if the foot traffic is slow.

The extreme of this phenomenon is the growing prevalence of "on-call" shifts. In recent years, many service sector employers have begun requiring workers to be available on certain days and at certain times even when they aren't working. They might be expected to call in (or even show up) each day and, if a supervisor demands it, report to work in short order. If they are not needed, they get no compensation for the time spent on call.

The allocation of hours can also be a way for managers to reward "good" workers and punish "bad" ones. If, for example, a worker were to block off weekend or evening hours during which she would be unavailable for work—so that she could be home with her children, perhaps, or work a second job—she might see her hours reduced as a result. As was true for Jennifer, even if it's the job that is making a worker ill, calling in sick can result in the shrinking of work hours to only a fraction of those previously awarded.

As Jennifer's hours were cut in half in response to the sick days she was accruing, the size of her paycheck fell by half as well. The

following February, when tax time rolled around, she might be penalized for this drop in earnings with a lower tax refund, because the EITC operates according to the principle that the more you work, the more you get from the government, up to the plateau point. Roughly speaking, for a single mother with two children, benefits increase as a household's earnings climb to about \$13,500—around what a full-time worker making minimum wage would earn in a year. The benefit level stays the same for earnings between \$13,500 and \$17,500, then slowly declines, zeroing out when earnings reach about \$45,000. At zero earnings, you get zero benefits.

By contrast, SNAP goes up as wages go down. But even this program can be hard to manage with an unstable job. When someone like Jennifer starts working, her SNAP benefits are reduced by about 30 cents for every dollar she earns, not a welcome development with rent to pay and an apartment to furnish. Each fluctuation in her paycheck must be reported to the Department of Human Services (DHS) office, which administers SNAP. If she were to fail to report an uptick in hours—even if she thought it was just temporary—she would risk being accused of fraud. She might even have to pay back the "excess" benefits. Worse yet, she could be barred from the program for life. But if her hours dwindled to zero, it might take DHS a month or more to adjust her benefits upward, and her family might go hungry in the interim.

In the days after she left Chicago City, Jennifer began to search for work with the same tenacity she had brought to her job hunt during the ten months it had taken her to find the position with Debra. Jennifer rejects the idea of taking "handouts," even now in her third spell of \$2-a-day poverty in as many years, and so she won't even apply for welfare. Her vision of the good life remains astonishingly humble: she dreams of a full-time job paying \$13 an hour, a set schedule, and decent working conditions. She believes that at this wage, she could find a modest apartment in a safe neighborhood, perhaps even afford a reliable used car. Barely making it on \$13 an hour is Jennifer's

version of the American dream. Yet even this modest aspiration can seem all but out of reach.

Susan Brown's search for work was a constant source of worry during the summer of 2012. When especially stressed, she would nervously pass her refurbished iPhone from one hand to the other, over and over again. The phone was a gift (purchased used for \$30) from her husband, Devin, during a time when he had steady work and was in the doghouse after disappearing for several days without explanation. This phone was Susan's most important asset as she hunted for a job. Without a computer and with no other way to access the Internet, she had managed to submit fifty job applications online via her iPhone's tiny touch screen in the past few months. While these applications had generated some interviews, they had not resulted in a single job offer.

"A lot of things don't go my way," says Susan with a hesitant smile. "My luck sucks."

A black woman in her early twenties, Susan got pregnant during her senior year of high school, and perhaps some of her pessimism can be traced back to that time. She left school before graduation when the pregnancy became high risk, and she found herself trekking across the South Side every week for doctor's appointments, fearing the loss of her baby. When she and Devin went in for her first ultrasound, she remembers, "I could tell by the way the doctor was acting that something was wrong, but she wouldn't tell me." After seeking answers at three different clinics, a doctor finally told her that the baby had a major developmental defect. At eight months, Susan delivered a stillborn child.

Susan swore off further pregnancies. "I kept saying I was never gonna get pregnant again. I was scared." Determined to get ahead, she enrolled in community college and completed her GED, with the goal of eventually earning an associate's degree in early childhood education. After a year of remedial course work to make up for the poor quality of her high school education, she was almost ready to

advance to the for-credit classes that would begin to count toward her degree. But soon after she and Devin were married, Susan got pregnant again. Antibiotics she had been prescribed had apparently neutralized her birth control. "They told me, 'You have to read the packets.' But who reads the packets?"

Because of the prior stillbirth, Susan's pregnancy was considered high risk. Constant trips to the doctor made it difficult for her to keep up with a full class schedule, and so, once again, she dropped out of school. Happily, the pregnancy was uneventful, and Lauren turned out just fine—more than fine, in fact. It's hard to imagine a more alert, curious, and beautiful little girl. Lots of hair, clustered in tiny braids capped off with plastic barrettes, adding a cascade of color around her tiny face. Bright eyes darting this way and that, contrasting with her smooth dark skin. When Susan, Devin, and their daughter go shopping at Target or board the bus, Lauren turns heads. She plays it up, too, giggling, clapping her hands together, making sly eye contact, and bursting into a one-toothed smile after holding an admirer's attention just long enough. Being with Lauren is like walking around with a celebrity.

Susan would tell you that these days the first step in applying for most low-wage jobs is an online application that might take as long as two hours to complete (probably longer on an iPhone). Take the online application for Walmart, which Susan filled out in the summer of 2012. By the end of the first few screens, you have provided your name, date of birth, Social Security number, and home address; have agreed to submit to a drug test during the hiring process; and have indicated that you are willing to undergo unscheduled drug tests at any point during your employment. You have also indicated your race and ethnicity and have answered questions about whether you've ever been on TANF, SNAP, or Supplemental Security Income (SSI), although the screen assures you that the answers to these questions will not affect your chances of being hired.

While there's not much focus on the skills you would bring to your job, in multiple places you must indicate your availability for work.

A screen early on informs you that “at Wal-Mart, customer service is our priority. We must ensure that we have trained Associates available when our customer traffic is the heaviest, which includes evening and weekend hours.” This is combined with a warning that if “your hours of availability do not align with the customer traffic demands for positions in which you are expressing interest, this may impact whether or not you will be considered for those positions.” The application continues by asking you to list your available hours for each day of the week. You might, reasonably, find yourself thinking that every hour you block off as unavailable will reduce your chances of getting hired. To drive the point home, another screen asks whether you are able to work evening, weekend, and night shifts.

What Susan hates most about applying for jobs is the “test” such applications almost always require. Even talking about these tests seems to raise her already high anxiety level. Her streak of strikeouts has led her to question her instincts. Take, for example, Walmart’s “assessment.” If presented with the statement “I frequently change the way I approach job activities,” should you answer “strongly disagree” to show consistency, or “strongly agree” to show that you are open to feedback? And what about the statement “When your opinion about how to solve a problem has differed from your supervisor’s,” are you supposed to say that you have typically “talked through the problem with your supervisor to reach a compromise”? Or should you say that you have “combined your ideas with your supervisor’s to come up with a solution jointly”? Maybe the right answer is that you have “modified your opinion to satisfy the preferences of your supervisor.”

Other questions are easier. It seems pretty clear that a good candidate would “feel required to make changes based on feedback” and should strongly disagree with the statement “Nothing is wrong with taking home supplies from work now and then.” But some of the work-related scenarios are downright vexing. When asked about your “most common strategy for handling major disagreements with other people,” do you say that you work to “find compromise options that both you and the other person will accept”? Or do you

instead say that you work with your coworker to “come up with new options”? Couldn’t you do both? Or how about the question “When you have been in disorganized work situations where the number of people wanting supplies is larger than the amount of supplies available” have you “proposed ways to structure the process of distributing the supplies” or, alternatively, “tried to find ways for everyone to make sacrifices to the make the supplies last”?

Human resources representatives might say that candidates shouldn’t try to answer these questions strategically, but rather to be as truthful as possible. But when living on less than \$2 a day, you can’t afford *not* to be strategic. Even if you were to take the test simply at face value, you might begin to question your instincts after forty or fifty failed attempts to find a job online. Desperate for help, Susan has sought counsel from family members but often gets conflicting advice. Where her aunt says she should answer “very true” to show character, her grandmother advises that the right answer is “not at all true”—that shows realism, she says. There is a lot of folk wisdom exchanged across the South Side of Chicago about how to take these tests, much of it contradictory. Susan, who doesn’t know whom to believe, is a nervous wreck every time she logs on to take another one. Devin has offered to take the test for her next time.

As much as these tests are an understandable focus of Susan’s anxiety, she does get called for interviews. Clearly, the tests aren’t the only thing keeping her from getting a job. In late July 2012, in fact, she scored an interview for a part-time position at a secondhand shop about twenty blocks north. Given her lack of cash, she had no option but to walk. So on the day of her interview, she started off well ahead of schedule, trudging along in her heavy black polyester pants and stretchy white T-shirt—her dressiest outfit—in the sweltering July sun, headed toward the store’s address, which she had typed into her iPhone maps program. When she arrived, it was apparent she was in the wrong place, and she called for directions. Another twenty blocks later, she arrived at the interview, flustered and drenched in sweat. The people she talked with were nice enough, commending her per-

severance in getting to the interview, even if late. But as of a week later, she hadn't heard anything back. Then she saw that the job had been re-advertised. She applied online once again. Not surprisingly, she isn't holding out much hope.

Why is it so hard for Jennifer Hernandez and Susan Brown to find work? They are both deeply devoted to their job search. Maybe their pessimism and desperation come across in job interviews, or maybe they simply don't know the proper way to act. Perhaps they don't dress appropriately, given that neither has a reliable place to wash clothes and certainly no money to buy new, interview-worthy attire. Maybe they say inappropriate things, reveal too much about their personal lives, or show up late for their appointments. Should Susan have left *two* hours before her interview at the secondhand shop rather than one, with the expectation that she might get terribly lost and have to walk twenty additional blocks in the stifling heat?

Susan's and Jennifer's job searches are likely made harder by the color of their skin. In the early 2000s, researchers in Chicago and Boston mailed out fake résumés to hundreds of employers, varying only the names of the applicants, but choosing names that would be seen as identifiably black or white. Strikingly, "Emily" and "Brendan" were 50 percent more likely to get called for an interview than "Lakisha" and "Jamal." A few years later, a researcher at the University of Wisconsin conducted a similar study in Milwaukee, but with a unique twist. She recruited two black and two white actors (college students, posing as high school graduates) who were as similar as possible in every way. She sent these "job applicants" out in pairs, with virtually identical fake résumés, to apply for entry-level jobs. Her twist was to instruct one of the white and one of the black applicants to tell employers that they had a felony conviction and had just been released from prison the month before. Even the researcher was surprised by what she found: the white applicant with a felony conviction was more likely to get a positive response from a prospective employer than the black applicant with no criminal record. When the

study was replicated in New York City a few years later, she and her colleagues saw similar results for Latino applicants relative to whites.

The results from the Milwaukee study indicated that the average white applicant with no criminal record had to apply for only three jobs to get a callback, while a white job seeker with a criminal record had to apply for six. Contrast this to the findings for African Americans: the average black applicant with no criminal record had to apply for seven jobs to get a callback, while a black job seeker with a felony conviction had to put in twenty applications. The researcher noted how depressed and anxious the black actors in her study became after experiencing this degree of rejection month after month, even though they were only playing a part.

Whatever one's race or ethnicity, during the summer of 2012 in Chicago, entry-level work for someone without a college degree was pretty hard to find. Even at the height of the Great Recession, the national unemployment rate for college graduates over the age of twenty-five never surpassed 5 percent. In contrast, workers at the very bottom continued to experience double-digit unemployment through 2012, well after the recession was officially over. For low-level positions, there are often many more applicants than there are jobs. Companies such as Walmart might have hundreds of applicants to choose from, and it is not uncommon for many of these applicants to have some post-high school education, making it that much harder for a young woman of color with a GED and little previous work experience to make the cut.

How do these companies wade through so many applications? How would you do it? If given the choice, why would you take a chance on someone like Susan or Jennifer? The singular goal of companies such as Walmart, Target, and McDonald's is to make a profit. So how might we expect them to act when the potential pool of employees may well include more than one applicant who might fail to show up for work on time, might have to miss work repeatedly due to sickness or an asthmatic child, or might come to work high?

Low-wage employers look for indicators that an applicant is a

good bet. With this in mind, conducting a criminal background check might seem reasonable: it's a quick check of whether the candidate can or cannot be trusted. In fact, a whole industry exists solely to conduct criminal and other types of background checks for such employers. As the Milwaukee study shows, the fact of a criminal record appears to be highly consequential. Unfortunately, it turns out that the average criminal background check can be wildly inaccurate. An employer might use only an individual's name, maybe along with her birth year. When Susan asked someone at one place where she interviewed why she didn't get the job, she was told — off the record — that when they ran her criminal background check, a Susan Brown from Texas popped up with a list of serious offenses: drugs, grand theft auto, the list went on and on. Never mind the fact that Susan has never been to Texas. With so many applicants to choose from, why would an employer go any further than that? Now that she knows about her Texas counterpart, Susan begs at every interview that they use her Social Security number to conduct the background check, warning them that otherwise, her notorious Texan doppelganger will appear. But that's one more strike against her: it seems likely that Susan has given more than one prospective employer reason for pause by making such a big deal about the criminal background check during her interview. Unfortunately, it turns out that most jurisdictions don't even include Social Security numbers on court records, so an employer couldn't use one in a criminal background check even if they wanted to.

Jennifer's job search, the one that landed her a position at Chicago City, offers another example of the multiple obstacles faced by the \$2-a-day poor. Jennifer's search was conducted while she was living at three different shelters, La Casa being the third. One question she had to grapple with right off the bat was how prospective employers would get in touch with her. Jennifer did carry a pay-as-you-go cell phone, bought the last time she had a regular paycheck, but she rarely had money to load any minutes onto it. Thus, its primary purpose during the last few months of life on less than \$2 a day had been

as a toy for the kids, who played the free games loaded on it when they were riding the bus or waiting in line at the free dental clinic or school backpack giveaway event.

Since she couldn't put her own phone number on her résumé, Jennifer's only choice was to list La Casa's main switchboard number. That's where an employer would call if they wanted to contact Jennifer for an interview. But the minute the secretary answered the phone, "La Casa, how can I help you?" it would out Jennifer as a resident of a homeless shelter, someone without a stable address, someone whose life was most certainly in chaos. Not exactly the type of person a prospective employer is itching to take a chance on, even if she might deserve one.

You might imagine that a caller looking to offer Jennifer an interview — with dozens of applicants to choose from and a busy day ahead of him — might hang up right then and there. But let's say he saw something special in Jennifer's résumé and was willing to hold on a bit longer to speak with her. For this he would be rewarded with a long wait on hold while one of the shelter staff raced around the facility, knocking first on the door of Jennifer's second-floor unit, then checking the computer lab in the building's basement. More likely than not, Jennifer would be nowhere to be found, because she was out pounding the pavement, delivering résumés anywhere and everywhere. So the shelter staff would have to apologize to this uncommonly diligent employer, take a written message, and tape that message to the door of Jennifer's quarters.

It might be hours later before Jennifer returned home from her job hunt to get the note. Then she would have to wait for her turn on the sole phone available to residents. By this time, even the most committed prospective employer may have moved on to the next applicant, someone who answered the phone herself, someone who didn't have a reason to be living in a homeless shelter.

By July 2012, Susan and Devin Brown were getting desperate. They had entered their sixth month of \$2-a-day poverty. The family had

lost their apartment months ago and had moved into the old family home, owned by Susan's absentee great-grandmother but occupied by her grandmother, her grandmother's infirm husband, and an alcoholic uncle who worked in the back alley repairing cars. The circa 1920 wood-frame, one-and-a-half-story home was falling down around them. Fortunately, near the end of July, Devin finally landed a job at a nearby grocer, promising \$8.50 per hour and thirty hours a week. He would be paid weekly, and he guessed that he'd be bringing home a paycheck of about \$250, minus taxes, in about a week's time. When asked how they planned to spend it, they replied, in unison, "Pay bills!" That first paycheck wasn't going to put much of a dent in the debts that had piled up, but something was clearly better than nothing. Much like Jennifer, when asked about their image of the good life, Susan and Devin waxed hopefully about a good job paying \$12 an hour with at least thirty hours a week guaranteed. By pooling their earnings, they believed, they would "be on the right path." To them, the American dream would be in sight.

In the meantime, even given the new job, Devin still couldn't come close to raising his family of three above the poverty line. With each dollar earned, the family lost roughly 30 cents in SNAP. Health insurance didn't come with the job. They still couldn't afford a place of their own. Devin couldn't even afford to maintain his cell phone, though he continued to pay the bill on Susan's phone. Despite the job, struggle remained their daily fare as Susan continued to search doggedly for employment.

In spite of unreliable shifts, low pay, and often poor working conditions, when the \$2-a-day poor find jobs, the routine of going to work each day can be the single biggest stabilizing force in their otherwise chaotic lives. And the stability work brings is not just a matter of income. Take Rae McCormick, from the Stockyards neighborhood of Cleveland, for example. Fair-skinned, brown-haired, and slight, Rae insists that her nine-hour shifts at Walmart were the best parts of her week, aside from the fleeting moments she and her then two-year-old

daughter, Azara, enjoyed together when it was just them in the house. In her life outside work, Rae lurches from crisis to crisis. At work, at least, she was in control of her own cash register, and she could find some shelter from the storm outside.

By age twenty-four, Rae had lived in more places than she was years old. For the moment, she is staying with an "uncle," George, and "aunt," Camilla, actually of no blood relation. George is an old friend of her dad's. He has proved himself to be untrustworthy time and time again, but Rae has always cut him slack because he can do what she can't: tell Azara stories about Rae's father, the father she reveres, the father she has modeled her life on, the father who died of a brain aneurysm when she was just eleven years old. Rae writes to her father most nights in a small notebook with a mottled black-and-white cover, usually starting her letters, "Dear Dad, I miss you so much! Things are bad here."

Each day, when she arrived at the Walmart store in the suburb of Parma, Ohio, she went straight to her locker to put away her purse, which contained an asthma inhaler and the meds for her thyroid disorder, depression, and anxiety. After pinning on her name tag and straightening her shirt and blue vest sporting the Walmart logo, she headed to the front of the store to get to work. She was working day shifts and usually managed to arrive early enough to claim her favorite register. After only a few months, she had become the fastest checkout clerk in the store, mainly because she quickly memorized the four-digit bar codes for several dozen of the most commonly purchased produce items — items a cashier has to pause and look up if she doesn't know them. She could key them all in from memory. She was so fast, in fact, that in her first six months, she was named "cashier of the month" twice.

Rae would never quite give her customers the open, inviting smile that her employer encouraged, instead curling the edges of her mouth up while keeping it closed. This technique masked one other important thing this then twenty-four-year-old lacked — teeth. After her father died, her mother abandoned her in the decaying

Stockyards neighborhood to pursue a new love in the mountains of Tennessee. Rae got no dental care after her mother left. By the time Azara was born, all of Rae's teeth had rotted and had to be pulled. She took the sutures out herself. She did eventually get an ill-fitting set of dentures from Medicaid, but they chafe her gums so badly that she mostly goes without them. When she laughs, she holds her hand over her mouth. Otherwise, she manages to convey most of what she feels through her eyes.

Rae is proud of her acumen with numbers. Her strategy for memorizing bar codes was to make a list of the most popular produce items and their codes. When she returned home from work at night, she would read them into a recording device on her cell phone and set it to play throughout the night as she slept. "My subconscious did the job!" she says proudly. Her supervisor encouraged her to take the exam for the position of customer service representative, which requires applicants to memorize the department codes for each item in the store. She toyed with the idea but worried about the added challenges. Plus, the raise would be only 75 cents per hour.

Even though there was a Walmart Supercenter much closer to where she lived, Rae sought out the suburban Parma store because she yearned to surround herself with the kind of people she found there—respectful and polite. Her "anger issues" made it very nearly necessary that she do so. Surviving repeated abandonment by the adults in her life and a nearly constant exposure to danger had left Rae with underlying feelings of rage. Even at the relatively calm Parma store, Rae's temper could flare up unexpectedly with slight provocation. She has many stories of times when customers pushed her to the edge.

Rae recently had "one of those days." She was working the self-checkout lanes—the least popular position in the store because "those machines don't work. They should just take them all out and hire more cashiers." Per usual, the machines were crashing right and left, due to mechanical errors, human errors, or a bit of both. Then an elderly man in a wheelchair rolled up with a dozen handpicked dough-

nuts fresh from the bakery. He had no idea how to scan the items. In fact, he could hardly reach the keypad on the self-checkout terminal. When Rae stepped up to help, she had to key in each doughnut separately, a slow process for even the fastest cashier. The man berated her from his wheelchair, demanding to know what was taking so long. "Excuse me, sir!" she shouted back. "If you had bought the boxed dozen, we wouldn't be in this situation. This is not my fault!" Shaking with anger, she looked up and noticed her manager walking by. Technically, she could have been fired on the spot, but the manager let the incident go. Now Rae marvels over her luck and is more than a little horrified by her behavior. "I can't believe I almost cussed out an old man . . . in a wheelchair . . . over doughnuts! Now that's crazy. It just goes to show how it gets to you—the way the customers behave."

Rae is proud of her commitment to her work. She was offered a spot on the night shift and would have made a dollar more an hour, but she turned it down, in favor of a friend, because there was too little work to do from 11:00 p.m. to 7:00 a.m. "I would rather be busy. I like to keep moving all the time." All the cashiers in the store knew that if they needed a shift covered, Rae was good for it. One thing she could rely on George and Camilla to do was watch Azara, even if that meant just putting her in front of the TV. Rae would add an early morning shift, an "evening" shift (3:00 p.m. to 11:00 p.m.), or a weekend shift whenever she could. "Yep, I'll do it" was very nearly her mantra, and maybe that, too, was a way to cope with the chaos at home.

But then came the day when she climbed into George's pickup and the gas light flashed on as she turned the key in the ignition. She had just used her entire paycheck to pay the rent, buy groceries and diapers, and give George the agreed-upon \$50 for gas so she could take the truck to and from work. Yet over the weekend, George and Camilla had used all the gas running errands. When she marched back into the house to confront them, they claimed they were completely broke, unable to put anything in the tank. Frantic, Rae called her manager, explained the situation, and told him she wouldn't have any cash until the next payday, two weeks away. Could someone give

her a lift? Could they float the two-time “cashier of the month” a short-term loan? In response, the store manager informed her that if she couldn’t find a way to get to work on time, she shouldn’t bother coming in again.

Even after all Rae had been through, this felt like one of the worst moments in her life. “I flipped . . . I don’t like confrontation. I don’t want to fight. But when you make me lose my job, you don’t give me any of my gas money back—I completely went crazy. And my uncle sat there and told me that I’m selfish, that I don’t give a shit about anybody else, that it was my fault I lost my job. All of it got put on me. And that’s when I was like, ‘You know what? I’ve had enough. I can’t do it anymore.’ I was like, ‘I love you guys, but fuck you.’”

In the months that followed, Rae and Azara found themselves living on nothing but SNAP, plus the diaper and cigarette money slipped her now and again by her “grandma,” another friend whom she and Azara lived with for a time after she left George and Camilla’s place in a rage. “I’ve been putting out applications, trying to find another job, ’cuz I don’t like sitting at home. I’m used to working and coming home and taking care of my daughter and going to bed with her and waking up with her and doing it all over. [All I want out of life] is to be financially set, honestly. To have a nice job and my own place and not have to really worry. That’s my main thing. I stress myself out enough worrying about how am I going to do this and do that. I always worry about what could go wrong so I can prepare myself in case something does happen and I’ll know how to approach it and deal with it.”

The \$2-a-day poor in this book have several characteristics in common: they’ve had their share of hard luck; they’ve made their share of bad moves; they have other personal liabilities (asthma, or the same name as a notorious ex-con, for example); and their kin pull them down as often as they lift them up. These aspects of their personal lives are bound to seep into their work lives, at least from time to time. There is just no way around it.

Yet jobs in the low-wage labor market can be exceedingly unforgiving. Rae went from two-time “cashier of the month” to fired in just a few minutes. Jennifer scrubbed away at unheated foreclosed homes in the dead of a Chicago winter until it made her and her kids sick. Her reward was seeing her hours reduced by more than half when she missed work because of it. When one job is lost, finding the next can be remarkably hard, as Jennifer, Susan, and Rae know all too well. Between them, these three women have applied for hundreds of jobs, on iPhone touch screens and in basement computer labs of homeless shelters, over months and over years.

Although the 1996 welfare reform pushed millions of low-income single moms into the workforce, it did nothing to improve the conditions of low-wage jobs. In fact, if anything, economic theory (and plain old common sense) might support the opposite conclusion: although we can’t know for sure, it stands to reason that by moving millions of unskilled single mothers into the labor force starting in the mid-1990s, welfare reform and the expansion of the EITC and other refundable tax credits may have actually played a role in diminishing the quality of the average low-wage job in America. As unskilled single mothers flooded into the workforce at unprecedented rates, they greatly increased the pool of workers available to low-wage employers. When more people compete for the same jobs, wages usually fall relative to what they would have been otherwise. Employers can also demand more of their employees.

What low-wage employers now seem to demand are workers whose lives have infinite give and 24-7 dedication, for little in return. Only an employer who is guaranteed a steady stream of desperate job applicants could require a worker to be on call, ready to come in if needed, with no promise of hours. Labor practices such as work loading and on-call shifts are important tools for service sector employers, especially retail chains trying to offer the lowest prices. Simply put, in the face of this race to the bottom, it’s hard for those employers who want to do right by their workers to stay in the game. Recent research has found that when a new Walmart opens in a com-

munity, it causes an overall loss in jobs in that community because other stores—including some that might pay better or offer stable hours—can't compete. That's what happened to Rae's previous job at the neighborhood Kmart. That store was shut down when a brand-new Walmart Supercenter opened close by. This left Rae, who loved that Kmart job (she had earned a little seniority even though she still lacked full-time hours and benefits), no other choice but to start over at the Parma Walmart.

Chicago City is hardly a major chain; in fact, it is a small family-owned business. Yet it is caught up in much the same phenomenon. Banks that must maintain foreclosed homes sometimes contract with outside companies to care for these properties. These contracts typically go to large maintenance companies, such as Safeguard Properties, that determine whether each home has been vacated and, if so, care for it until it is resold.

Companies like Safeguard may then subcontract maintenance to smaller entities such as Chicago City for pennies on the dollar. The large contractors often fail to live up to their commitments. For instance, in the fall of 2013, Safeguard was being sued by the State of Illinois and others for illegal practices, including evicting homeowners who still legally occupied their properties. Jennifer was at the very bottom of this system, but her employer was not much higher up on the food chain.

Many communities within our country are caught in a downward spiral of bad jobs that don't allow families to meet their basic needs or even ensure against extreme destitution. To eradicate \$2-a-day poverty, or at least reverse its upward trend, the low-wage labor market has to change. As a starting point, it is worth asking what those trying to support a family on a low-wage job feel they need, at a minimum, from such a job.

Parents like Jennifer, Susan, and Rae express desires that are quite modest. Full-time hours come first. That is a prize that can be astonishingly hard to wrest from a low-wage employer who wants to avoid

added costs associated with full-time employment, such as health insurance and paid time off. A predictable schedule, so parents can arrange for safe, reliable child care, comes next. A few say they would be happy if they could get just those two things. Yet finding a job with even those basic attributes is something Susan Brown feels she can only dream of, not expect.

Most parents, like Jennifer and Rae, hope for a little more. If they could just make \$12 or \$13 per hour, they say, they could make it; \$15 per hour is really shooting the moon. Safe working conditions, and some sick or personal days, would be a real plus. The other "extras" that once came routinely with a full-time job—health insurance, vacation days, and retirement benefits—don't often come up in conversations with the \$2-a-day poor. These perks are so uncommon among the jobs available to low-wage workers that they seem all but outside the bounds of reality.