

once lost a whole truck over a few hundred bucks. It had been towed, and when I called the company, they told me they'd need a few hundred dollars for the fee. I didn't have a few hundred dollars. So I told them when I got paid next and that I'd call back then.

It was a huge pain in the ass for those days. It was the rainy season, and I wound up walking to work, adding another six miles or so a day to my imaginary pedometer. It was my own fault that I'd been towed, really, and I spent more than a couple of hours hating myself. I finally made it to payday, and when I went to get the truck, they told me that I now owed over a thousand dollars, nearly triple my paycheck. They charged a few hundred dollars a day in storage

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fees. I explained that I didn't have that kind of money, couldn't even get it. They told me that I had some few months to get it together, including the storage fee for however long it took me to get it back, or that they'd simply sell it. They would, of course, give me any money above and beyond their fees if they recovered that much.

I was working two jobs at the time. Both were part-time. Neither paid a hundred bucks a day, much less two.

I wound up losing my jobs. So did my husband. We couldn't get from point A to point B quickly enough, and we showed up to work late, either soaked to the skin or sweating like pigs, one too many times. And with no work, we wound up losing our apartment.

It's amazing that the things which are absolute crises for me are simple annoyances for people with money. Anything can make you lose your apartment, because any unexpected problem that pops up, like they do, can set off that Rube Goldberg device.

One time I lost an apartment because my roommate got a horrible flu that we suspected was maybe something worse because it lingered forever—she missed work, and I couldn't cover her rent. Once it was because my car broke down and I missed work. Once it was because I got a week's unpaid leave when the company wanted to cut payroll for the rest of the month. Once my fridge broke and I couldn't get the landlord to fix it, so I just left. Same goes for the time that

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the gas bill wasn't paid in a utilities-included apartment for a week, resulting in frigid showers and no stove. That's why we move so much. Stuff like that happens.

Because our lives seem so unstable, poor people are often seen as being basically incompetent at managing their lives. That is, it's assumed that we're not unstable because we're poor, but rather that we're poor because we're unstable. So let's talk about just how fucking impossible it is to keep your life from spiraling out of control when you have no financial cushion whatsoever. And let's also talk about the ways in which money advice is geared only toward people who actually have money in the first place.

I once read a book for people in poverty, written by someone in the middle class, containing real-life tips for saving pennies and such. It's all fantastic advice: Buy in bulk, buy a lot when there's a sale, hand-wash everything you can, make sure you keep up on vehicle and indoor-filter maintenance.

Of course, very little of it was actually practicable. Bulk buying in general is cheaper, but you have to have a lot of money to spend on stuff you don't actually need yet. Hand-washing saves on the utilities, but nobody actually has time for that. If I could afford to replace stuff before it was worn out, vehicle maintenance wouldn't be much of an issue, but you really can't rinse the cheap filters again and again—quality costs money up front. In the long term, it makes way

more sense to buy a good toaster. But if the good toaster is thirty bucks right now, and the crappiest toaster of them all is ten, it doesn't matter how many times I have to replace it. Ten bucks it is, because I don't have any extra tens.

It actually costs money to save money.

And it even costs more to get to your money if you're poor. One of the reasons that Walmart is so popular among the serving class is that it costs three bucks to cash your paycheck—flat fee. And they let you keep all of it but for that fee. Banks, on the other hand, are a giant pain in the ass. I loathe them, actually. Not fire-of-a-thousand-suns level, but I don't enjoy being in them. They seem to me to exist only to take your money. I've heard that wealthy people don't have to pay fees for everything, but if you're poor and don't have so much money to put in the bank, then you fall below their minimum balances and even accessing your money can cost you money.

Banks are useless to me. If you run low on cash, they take some more money just to punish you for not having enough money, and then they charge you \$25 because, now that they've taken your money, you actually have negative money. That's nearly 10 percent of your *next* paycheck already. Besides which, banks are generally across town because they don't put banks in the places poor people live. They're always closed by the time you make it there from work, and the tellers always start being that kind of superior polite when they see your account balance.

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I don't have a bank account for one reason: I am paranoid. I want my money, what I have of it, near me at all times. Otherwise, somebody might take it. I've had bank accounts just so that I could receive direct deposits from my employer. But since prepaid cards for payroll came out, I simply haven't needed a bank. They charge you \$10 up front to set up the card and \$5 a month in fees. The end.

I know that banks are where you go to get a loan, and that if you put your money in the bank and it stays there forever, you get good rates on things, but I don't get large loans and I don't have cash to just leave somewhere, so that doesn't really help me. And I can't get small loans there either.

That's why poor people pay insane interest rates. No matter what sort of credit rating you have, if your car's water pump goes out, you can't get a \$300 loan from a bank. When something like that happens, some small emergency that I can't actually afford until the next paycheck, I've generally had three options: a payday loan, borrowing from friends, or doing without. My friends aren't always exactly flush themselves, leaving me with two choices: make it to work or not. When I've lived in the country or cities without good public transportation, making it to work has generally meant payday loans.

I'm kind of torn about payday lenders—the storefront small lenders that everyone's up in arms about. The way these places work is pretty simple: You give them some kind

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of collateral, like a postdated check if you have a checking account, or a car title. In the nicer ones, you don't need collateral, but you have to give them more paperwork about your income and a whole list of people you know. They call every one of them, and if all the references check, you get the loan.

Then you are allowed to borrow somewhere between \$100 and \$1,000 usually, and you pay an extortionate APR. Like, hundreds and hundreds of percentage points. But because the loan is so short, it's a relatively small amount of money in practice. If you can just pay it back with your next check and make it, then you're fine.

The reason people are up in arms, though, is that typically that's not the case. Most people can't take that full hit the next pay period either, so they roll over the loan. Then they wind up getting stuck and basically paying rent for the use of the money until they can pay it off. Worse, if anything happens before they do, then they have to take out another loan to cover *that*, and they can't do that at the same place. So then they owe two of these places money.

And payday lenders are brutal about getting it back. If any one of my employees was in default, we'd dread answering the phone. They'd call constantly. And they call for years. Meanwhile, clearly it's usury to charge 400 percent APR.

So I should be wholeheartedly against them, right? But the thing is, I'm not. Because they do serve a purpose that

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no one else does for poor people. I don't think in terms of annual APRs when I'm getting a payday loan. I think of it as a \$15 poor tax. Every time we need to borrow \$100 for a week, it costs \$15. Are these places preying on the weak? Yep. Is it less moral than huge banks preying on the same demographic? Probably not, and those assholes have never bailed me out of a tight spot before. The payday places, evil empire though they are and all, actually do fill a niche where there's a real need. I've used them in the aforementioned water pump scenario and once when I got the flu and missed three days' work on a week I couldn't afford a short paycheck. Once it was because my husband's birthday was two days before payday and I'd put in extra shifts, so the expense was doable. I considered waiting until after, but his birthday was a day that we both had off, something nearly impossible to manage in an average week. We'd both requested it off months in advance, and I hadn't bothered to count ahead and remember which pay period to ask for extra hours. It was totally worth \$15.

I figure that at some point it will occur to someone, somewhere, that the reason there are so many payday loan places is that there are so many people whose checks simply will not last a whole pay period unless everything goes perfectly, and that people who have things like perfect weeks aren't the sorts of people who've ever cashed a check at Walmart at three a.m. because they ran out of the napkins

they'd been using as toilet paper for two days. Those people will find a less shitty way of doing business; perhaps someone can start a nonprofit bank that charges minimum fees or something. For now, we have our fees to pay.

I put furniture rental in the payday loan column because rental places are in the business of letting poor people have nice things for more than retail. The rental is simple; it's just making twelve easy payments of \$99.99 for something that might actually cost closer to \$1,000 if you paid it all at once. You are renting to own, so there's no risk; you just pay them when the bill's due, and when you're done, you own some furniture. In the meantime, you have some furniture, which is handier than the saving-up thing because sometimes you actually need a bed. Plus furniture rental places are pretty decent about you missing a week or two if you're having a rough patch, provided you generally pay on time and it doesn't happen too often. They get more interest that way.

Our economy seems to be run on credit, and it really doesn't serve poor people well. I get running credit checks on employees that will be working with cash or jewels or incredibly expensive bits of duck or something. But you can find job listings informing you that you'll need a credit check to be a receptionist or lawn guy. I guess maybe you could theoretically bribe an indebted receptionist for company secrets, but what's a gardener going to do? Not mow the lawn? I don't understand what credit—which is purportedly to see

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whether you're financially stable—has to do with whether you can mow grass. And I *really* don't get what being poor has to do with being a good driver, but I know that if you've got good credit, you get cheaper car insurance. This basically ensures that rich people pay less for car insurance than poor people do. Which I hope we all can agree is both ironic and tragic.

This is the part where people say, "But credit isn't *just* an indicator of finance! It's an indicator of trustworthiness and character!"—which would be fine if so many people of perfectly wonderful character weren't poor. Some of us are excited to do our very best every day. Lots of people who are lacking in resources are, you know, average people. Normal, with typical characters.

The real reason poor people have bad credit is that life is more expensive than we can tolerate. Again, see medical bills: not fucking likely we're going to have the money for those anytime soon. The vast majority of the poor people I know have terrible credit, and this affects every aspect of our lives. Whether or not you're currently doing okay, if you've got a poor credit score, you're going to have trouble finding anyone to rent to you. So poor people tend to be scraping the bottom of the barrel when they're looking for a new place to live—they're basically moving into the places that no one else wants.

It just adds insult to injury that for people who don't have

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enough money to buy something, landlords require that you cough up the equivalent of three months' rent—first, last, and security deposit—right at the outset. And that's just to get the keys to the place. Then you have to pay deposits on all the utilities to get them turned on. You might see a new tenant with no electricity for a couple of weeks and no gas for another pay period after that. I've done it. I just stayed with friends for the first few weeks I had the apartment. Then I moved in when the power went on. It's a last resort, when the schedules don't match up and you need to move your stuff before you can cover the power bill.

All this really rocked me when I got out into the big wide world, actually; you've got to come up with \$1,000 or more as a security deposit just to move into a different shitty apartment. And this is for a \$400-a-month studio—in addition to the first and last months' rent. And good luck getting that security deposit back when you move out. The landlord will argue that you put the cracks in the wall and that's it. I've lived in buildings where residents would actually warn new renters about it, because no one could recall a single security deposit ever being refunded. Sure, if you have the benefit of parents who will co-sign the lease for you, then you can possibly avoid having to pay such a high deposit. But I didn't have that option. Many of us don't.

There are housing voucher programs, of course. There's a subsidized housing program called Section 8, which seems

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to be pretty much the only game in town no matter where I've lived, excepting some religious charities. Basically, the government gives you a rent voucher if you qualify, and you get a list of approved apartments to pick from. I've sometimes wished I lived in Section 8 units, because the management company has to make sure that the doors and windows and all the appliances work properly in those apartments. I lived in a mixed building once, half Section 8 and half self-pay. Those of us paying cash found that we got less maintenance done on our apartments because the government wasn't picking up the tab for part of the rent and therefore wasn't insisting on regular inspections. The people who have the feds making sure their apartments are at least basically maintained live in . . . well, the places aren't falling apart. It's actually one of the things the government inspects for—visible cracks in the walls or ceilings.

The waiting list is typically long for subsidized housing. Eight years in DC, three in Houston. I've never seen one under two years. And I've never found it worth getting on the list, because I am unlikely to live in the same county and have a two-year-long bad spell. If your income changes while you're on the list, you're supposed to call and tell them. Then you're off the list. Unless you know for certain that you will not be doing any better for at least a couple of years, it's not even worth filling out the paperwork.

We can do better than this. We choose not to.

It is impossible to be good with money when you don't have any. Full stop. People tell me to save, not to buy luxuries like basic entertainment or communication or expensive food like hamburgers or pretty much any seafood according to Fox News (Dear *The Daily Show*: More of those segments, please), that those things are reserved for people better than me—read people with disposable income. And to the people who say that, I have only the wise words of Dick Cheney: Go fuck yourself.

If I'm saving my spare \$5 a week, in the best-case scenario I will have saved \$260 a year. For those of you who think in calendar quarters: \$65 per quarter in savings. If you deny yourself even small luxuries, that's the fortune you'll amass. Of course you will never manage to actually save it; you'll get sick at least one day and miss work and dip into it for rent. Gas prices will spike and you'll need it to get to work. You'll get a tear in your work pants that you can't patch. Something, I guarantee you, will happen in three months.

When I have a few extra dollars to spend, I can't afford to think about next month—my present-day situation is generally too tight to allow me that luxury. I've got kids who are interested in their quality of life right now, not ten years

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from now. My whole family can be completely content for hundreds of hours for that money. Would some rich people think it was scandalous that a poor person would spend money on a game system? Probably, but that rich person can go to hell. Escape is the thing I value most, and it's a thing we'll sacrifice for.

When it comes to money, I think in value, not in sums. If I run a hundred dollars short, I can call in the loans and get my rent together, or just run up against the grace period for late payments. Or possibly I will be sort of fucked; it depends on whether or not I find a solution to the short-term problem. The only rational thing to do, really, is try to enjoy yourself as much as you can, if this is to be your life.

Here's the thing: We know the value of money. We work for ours. If we're at \$10 an hour, we earn 83 cents, before taxes, every five minutes. We know exactly what a dollar's worth; it's counted in how many more times you have to duck and bend sideways out the drive-through window. Or how many floors you can vacuum, or how many boxes you can fill.

It's impossible to win, unless you are very lucky. For you to start to do better, something has to go right—and stay that way for long enough for you to get on your feet. I've done

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well in years that I had a job I didn't mind terribly and that paid me well enough to get into an apartment that met all the basic standards. I've done less well in years where I didn't have steady work. The trouble's been that my luck simply hasn't held out for long enough; it seems like just when I've caught up, something happens to set me back again. I've been fortunate enough that it's rarely compounded, and I've stayed at under sea level for short periods instead of long-term. But I've stared long-term in the face long enough to have accepted it as a real possibility. It's only an accident and a period of unemployment away.

It feels like I'm always climbing up the same hill, always trying to make it to neutral. And I don't have the stamina of Sisyphus to keep me going.

9

Being Poor Isn't a
Crime—It Just
Feels Like It



think that I might be a felon. My crime? Moving from Ohio to Utah. We were getting food stamps in Ohio, and I called the state to let them know to shut down our account. We applied for food stamps when we got to Utah and were approved. But it turns out Ohio didn't actually shut our account. They kept giving us money instead. Utah told us that we needed to call Ohio back, which we did. We were assured that the mistake was fixed. We called back Utah, who told us that we were still Ohio recipients. The state of Utah called Ohio. Three times. After that, our caseworker told us she didn't have time to deal with those people.

The thing is, it's no wonder Utah couldn't get through to Ohio—there's one welfare office for all of Hamilton County,

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which includes Cincinnati. One. For Cincinnati. That would be like having one Starbucks for all of Manhattan, or one tiny dog store for all of Los Angeles.

Now, it's illegal to use welfare benefits if you are not a resident of the state issuing them. So we found ourselves with a food stamp card that had an ever-increasing balance that we couldn't use. Every time we called, Ohio's worker would confirm that yes, there was a file in which they could see that we'd been asking them to stop giving us money for months. They'd apologize. None of them could figure out what the problem was. Each of them assured us that they'd fixed the problem.

We used the Utah benefits for a few months, until we got on our feet. And then we got the bill. As it turns out, even though Utah was perfectly aware that we couldn't help Ohio's clerical errors, and that we'd spent dozens of hours trying to get them to fix it, the law still holds us responsible for the duplication of benefits and calls it fraud. We were responsible for paying back the state.

Of course I called the state when we got the letter. Our caseworker apologized the entire time she was telling us how completely fucked we were. We'd only just gotten on our feet and we now owed the state more money than we made in a month. Oh, and while we were dealing with that hit, we'd be unable to get any additional help, because now that we were just on our feet, we didn't qualify for anything.

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So it's no wonder that I don't have a lot of respect for authority or authoritative institutions. I'm so used to seeing people being punished for things they haven't done wrong, I'm pretty much always half sure I'm in violation of a law. And I'm not even being particularly paranoid in saying that—in a country where loitering is considered a crime, cops can pretty much arrest you at will. Refusing to tell cops anything they want to know is also criminally punishable should you run into a cop who's willing to stretch the meaning of "obstruction" or "impeding." You don't have to be robbing a bank to be a criminal. You just have to be poor and down on your luck and fall asleep on a park bench. I was recently on a college campus and saw at least three kids passed out on benches or at tables. I was tempted to call campus security to report the scourge of people resting. It turns out that whether sleeping on a public bench is a crime or not depends entirely on whether you have enough money to look like you have a place to sleep.

Another funny thing: It's incredibly easy to pick up a misdemeanor while actively trying not to get a DUI. If you walk home from the bar because you're drunk, or if you stay home in the first place but drink in your front yard, you are publicly intoxicated. Never mind that your front yard is where the afternoon and evening shade are and that you are very clearly just hanging out with your friends who are all of legal age, or that you misjudged and are wasted but can get home

safely enough if you simply put one foot in front of the other down the correct roads. The fact that you left your car at the bar knowing that you shouldn't drive and you don't have cab fare will not be a mitigating factor. Your one solid bit of judgment that evening will potentially be punished severely.

People seem to be increasingly afraid of the poor—building gated communities and taking separate entrances—but it's not like criminal behavior as we think of it has suddenly skyrocketed. We've just made more shit illegal. And once you have a criminal conviction, best of motherfucking luck getting a job if unemployment is above zero. I've seen people get criminal records for stuff that you really wouldn't expect. You know that level of criminality where you just sort of shake your head, like toilet-papering a house or jay-walking? It's still criminal. I worked with a woman whose son, maybe thirteen or so, was in juvenile detention for rapping loudly outside after curfew. Now, I'm not saying it isn't annoying to have some kid outside being rowdy at midnight. I'm just saying that it's a bit crazy to send the kid to jail for it.

We have decided to lock people up for social deviancy these days. We tell ourselves that we're not running debtors' prisons, that this isn't Dickensian England, because we rarely lock people up for the simple fact of not having money. Instead, we lock them up for not paying court fines, or because poor people should know better than to be poor pub-

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licly, and because the cost of doing routine business in this country is the same whether you're rich or poor. And for the poor, that cost is way too high.

For example, I'd say my car is registered about three-quarters of the time, because sometimes the \$50 it costs to renew the registration is more than I have to spare. At times, that's been more than a day's wages for me. And yes, I can go to jail for driving without proper registration. But if I'm too broke to renew, then I better get my ass to work, so I have to drive . . . and I'm guessing that you see where I'm going with this. In short: I'm fucked. Insurance I'm better about, because my life was upended by an uninsured driver. But I've been without it too—insurance companies aren't like the power company. They don't negotiate dates and payment plans. If you can't make your premium, you'll simply be uninsured until you can.

When I'm driving uninsured—because I have to get to work or buy toilet paper, the only two reasons the car moves in that situation—I take back roads and shop on the edge of town to avoid density and thereby lessen my likelihood of being in a fender bender. That'll get you sent to jail too, even if you're willing and able to pay the damages out-of-pocket.

The degree to which an accident or a traffic ticket could destroy my financial security—what little of it I have ever had—has made me a super-defensive driver. I don't take chances. I drive at precisely two miles over the limit, which

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is generally the sweet spot of not getting pulled over for speeding. If I drive more slowly than the limit, I worry that I'll be pulled over for curiosity's sake.

My policy of avoiding law enforcement is magnified when I'm behind the wheel of the car. It's my mission to appear as average as possible. Never stand out and never get hassled—unless we're in Arizona. (My husband is half Puerto Rican. He's pretty tan. We avoid Arizona like the plague. We've no interest in being asked to present his papers.)

So I go out of my way to give a wide berth to police and authority figures in general. There's no sense tempting fate. I'm sure most of them are lovely people, but I have no reason to trust anyone who has any sort of power over me. You can never be sure what they'll judge you for, and judgment has a nasty habit of turning into investigation.

For a long time, I have believed that most people think that poor people are criminals. Sound paranoid? Hear me out: Assuming you work in an office or white-collar environment, does your boss search your bag for stolen Post-its on your way out the door at night? No, I didn't think so. But I've had to surrender my bag at the end of my shift so security could search it and make sure I didn't swipe a box of pens or something. They did it to everyone, even each other. What kind of message does that send me? That I'm trusted? Or respected? Yeah, probably not. Instead, it tells me that my bosses think that if I have to work this crap job, then I'm

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definitely a thief. Or that they think I am so underpaid that I might steal out of necessity.

From there, it doesn't feel like much of a leap to conclude that rich people have written off an entire swath of America as trashy, careless, immoral, and irresponsible. And sure, some of us are. But some rich people are too. And if you had your bag searched every night, I guarantee you that you'd be sorely tempted to steal a few Post-it notes, just out of spite, if only to prove that you were smarter than they were.

This is a generalization, and I am once again going to take an opportunity to say that this is me talking; other people will feel differently about this. But overall, I think that most poor people have too many disasters in their own immediate future to worry about to be concerned about whatever natural or political disasters might be occurring way outside their circle.

I have a hippie friend. She's been known to dig through my trash for cans and drive them across the country to her favorite recycling center. I think she's crazy. It's not that I don't care about global warming or the environment; it's that there's only so far out of my way I'm willing to go. I don't really have the time or energy to worry about macro concerns.

Overconsumption is a concern for people who've made it to regular consumption.

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I know people who are poor and environmentalists. It's not that poverty is guaranteed to make you callous, but being poor means that you are inherently unwasteful. Poor people just can't afford to buy a ton of extraneous shit and then throw it away barely used. So I don't really see a need to make the environment My Issue. I tend to eat food that is rejected by other people. (There are places you can buy nearly expired food for cheap.) I don't buy many things new at the store, because I can't generally afford it. I shop at thrift stores, where I can buy an almost-working bread machine for \$2 and fix a wire. I combine all my errands into a single trip as a matter of course, because running to a store is generally more than a half-hour commitment and I want to save on gas.

I do not care about the whales. I'm unfussed about owls. I could give you a lot of reasons why I don't consider myself an environmentalist, but it mostly comes down to this: my issue is people, in the micro. Once we've hit the part where my own species is mostly taken care of, I'll start to worry about African rhinos. Until then, I'll just keep restraining myself from punching people when they look me in the face and argue that an ecosystem somewhere is more important than homelessness. It's not unimportant, and I'm glad someone is keeping an eye on those things, but right now it is nineteen degrees outside and there are some human beings that I am more concerned about saving just at the moment.

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Poor people are busy keeping a roof over their own heads so that they, too, don't join the unhoused ranks. And that's about all that many of us have got time to be concerned about. Environmental concerns, campaign financing, civic engagement writ large—these are luxury worries for people with time and influence.

Do I wish that poor people were a little more politically engaged? Sure. I think that would help, and it sure as hell couldn't hurt. But I also get why people aren't beating down the doors of the polling places. For one, we can't keep track of whether we're supposed to bring a DNA sample or a urine sample this time to prove our identity and residency. It keeps changing. For another, the hours and polling locations in poorer neighborhoods keep getting cut for some reason. It is definitely not at all a conscious effort to repress the poor (read likely Democrat) vote. At all. Ever. (Dear GOP: You guys might want to police your people. They keep openly saying that your goal is to repress the vote of the poor.)

Additionally, at this point elections are mostly held for the benefit of people who devotedly follow politics. Everyone else kind of figures it's a done deal. Most districts are gerrymandered to the point of safety one way or another. Voting doesn't really enter into it, because no matter who stays home or heads out, more people in X party will vote.

Look, I'm not saying these are good reasons for not voting, but they're reasons that I can wrap my brain around.

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What's harder for some people to understand is why poor people so often vote against our own self-interest. Even I have a difficult time with that one. Steinbeck said that we'd never be a socialist country because there were no poor Americans, only temporarily embarrassed millionaires. A lot of people really do think that way. I was raised by one. My dad talks like he's part of the top 5 percent. (Spoiler: He isn't.)

I have a Republican friend and every time we get into politics and the economy, he tells me that I simply don't understand the American dream. He says it doesn't make sense to punish the people you're trying to join. He is fairly certain that in the next decade or two, he will be worried about capital gains. He works at Walmart. He's nearing thirty. No degree, no real résumé, no particular ambition to do anything. Just a firm conviction that someday he'll have a fantastic high-powered career doing . . . something. He's not sure what, only that this is America and anyone can make it. While he's waiting, he'll be protecting his future interests at the ballot box.

But voting isn't always about money. My friend Rachel is a lovely woman. She's actually kind of a liberal on the money stuff but she's a strict Southern Baptist. She's also a firm GOP voter. She tells me that she's always been poor, she always will be poor, and it doesn't really matter to her whether or not the rich people get richer. At least, not in any way that's really going to affect her day-to-day. Systemically,

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sure, she'll give you that the economic policies advocated by her candidates are actually not great for her, but since she lives in a non-union area, it's much more important to her to have a candidate that's firm on the Second Amendment and abortion. Those things matter to her, in a real way, every day. She thinks about them, she knows people affected by them.

I tend to think that the economic policies aren't going to change much no matter how badly we want them to, but I'm sure that all my friends should be able to get married to whomever they wish, and I like the idea that I can get birth control without having to ask the blessing of the Republican leadership. Plus, I can't stomach supporting people who honestly think poor people are getting the long end of the stick. People that oblivious shouldn't be in charge of the free world, on principle.

So that's why I encourage everyone to vote for my guys. But I'm not about to judge a poor person who couldn't give a shit about any of it. That person hasn't been given a whole lot of proof that her vote will matter anyway; voting hasn't resulted in policy shifts toward a more equitable distribution of government services. Our schools are still worse, our roads less maintained, our police less friendly. And we simply don't give a fuck about quantitative easing or who might manage the prime index, because we do not have money and so those concerns are entirely irrelevant to us.

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Poor people have gotten the message loud and clear: The powers that be are not concerned about us. Meanwhile, wealthier people get all exercised about a poor person dropping a cigarette butt on a city sidewalk, as if this is proof that poor people *just don't care*. Let's take that theory a step further. When powerful people stick a waste treatment plant in that same poor person's backyard, does that mean that rich people *just don't care*? I'm not even going to bother answering that one, because I think I already did.

Personally, I don't litter. It's not because I particularly feel any responsibility to the environment or anything. The reason I don't litter is that first, it's an insane ticket to pay if you don't have to, and second, it's one of the areas of my life where I get a bit fuck-you and refuse to live down to the expectations of rich people that I don't give a shit where I throw my trash. Besides, some poor asshole has to pick it up, and I try not to make people's jobs worse on principle.

It's always been interesting to me that we're expected to care about beautifying the roads or streets. I don't, really. Not until the places that I live get the same maintenance resources as the places where the mansions are.

If you wonder why I am angry sometimes, why I don't always feel a sense of human kinship with people wealthier than me, that's a pretty good example right there. They don't feel any toward me, and I'm under no obligation to be the

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bigger person. It seems like I'm expected to have the oblige, but I never get the noblesse. And yeah, no. I won't be doing that.

And now I'll finally say it: Some stereotypes exist for a reason. The bald front lawn and truck with no wheels, the pile of tires—these are all images that come to mind when you think of poor people. In fact, I am the proud owner of a tire pile, inherited from previous owners of my house. I can understand why you don't find that aesthetically pleasing. Hell, I don't find it aesthetically pleasing. But what I can't understand is why you'd judge the person who's too poor to pay the water bill to spray that dead lawn, or pay the mechanic's bill to fix that truck, or take the time off work to do something about those tires. (I saved up once and put in two rosebushes. They died because I was away at work too much to water them.)

Like most poor people, I have rented for most of my life, and some of my landlords have maintained my apartments so appallingly that I'm not exactly motivated to drop money I don't have on improving their property. When I finally did buy a house, I had enough to cover the mortgage but not to put money into something as frivolous as landscaping. My

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yard is pretty much dirt with some grass sprinkled here and there. I estimated the cost of putting grass in: It came to about a paycheck and a half, before we even considered the water bill.

While I'm on the topic, let me tell you about my house. You see, I have terrible, awful credit, mostly due to medical and student debt. There's no way in hell I'd find a mortgage. So when I was living in the trailer and got pregnant again, we needed space. I had my biological dad living with me, my husband, and one kid already, in a single-wide.

So we went looking for a place to rent, like you do. And what we found was nothing affordable. The only places we could have made rent on were either in student housing, which is not where you live if you're trying to get an infant to sleep, or were so beaten down that they would actually be unsafe, because you really shouldn't let babies play on surfaces with exposed nails.

So we asked my parents for help co-signing. What wound up happening is that they could refinance their own home for less than they could get a separate mortgage; they refinanced, paid cash from that for my house, and I pay *their* mortgage because it's sort of *my* mortgage. Understand that we are discussing a house that didn't even approach \$100,000 here, so the monthly payments are reasonable. Better than any place we could find to rent. Those are the contortions that those of us who are lucky enough to have family help—

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something that I have only recently had the luxury of—have to go through in order to participate in the economy.

Now back to the subject of maintaining that house. Yard care, which I hear is a relaxing pastime for many, is just another chore that I don't have time in the day for. There's no point paying for grass seed if you don't have a decent lawnmower and you never have an afternoon off to mow it.

So, okay, the ugly-lawn stereotype, I own that one and I don't really care what people think of me on that score. But the stereotype about bugs attaching themselves to poor people because we're dirty? That one pisses me off. I would like to take this opportunity to correct a common misimpression: You do not have to be a sloppy housekeeper to get bugs. That is some classist bullshit, right there. I've lived in places with roaches; they were there before me, and I'll place a public bet that the exact same roaches are still living there years after the fact. I tried everything. We stopped eating at home for two weeks so that there wouldn't be a single scrap of food in the place—they stayed. We put down poison—they stayed. We tried to smash them all—they wore down our resistance through sheer numbers. It was like being part of a single scout unit and finding an entire army just beyond the ridge; you've got no chance.

Roaches are nearly impossible to kill without repeated professional extermination treatments, and those ain't free. They live in walls and under woodwork; if there is a single

crack in your apartment they can come in at will. Seriously, call your local exterminator and ask him if it is possible to stop a roach infestation with half a can of Raid in an apartment with cracked walls and a leaky sink. Start a timer from the end of your question and see how long it takes for him to stop laughing.

Bedbugs and lice like rich people as much as they like poor people. But if you're a poor person with either of those things, you will be judged. The only difference between a poor person with lice and a rich person with lice is that a rich person pays someone else to pick the nits out of her kid's hair. And if you're a poor person unlucky enough to get bedbugs, holy hell does your life suck. There isn't an effective pesticide for bedbugs—well, okay, there are two, but they're so toxic you can't spray them in your living space and then keep living there. Bedbugs can live for months without any sort of sustenance, and they also can live in ductwork and other places that you can't see when you're deciding whether or not to move into a place. You can't stop them once someone's introduced them into a building without some serious and expensive effort, and you can pick those things up on the bus, or at a gas station, or in a rented car, or at the airport, or generally anywhere in public.

Flies are inevitable when there are holes in your screens during the summer and your AC sucks or is nonexistent and you have to keep the windows open. They're easier to con-

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trol through simple cleaning and some vigilant swatting than cockroaches, but they're a normal annoyance and a simple fact of life. That said, it's considered trashy to have flypaper up. You can't even win when you're clearly deploying effective containment measures.

Rodents living in holes in the walls of poor people's houses is such a common thing that mice were the entire supporting cast of Disney's *Cinderella*. Similar mice have starred in more than one children's movie since then. If you live in an older building, you'll get mice somewhere in it. I guess the upside is that you can pretend you're Cinderella, but I wouldn't hold out hope for any glass slippers coming your way.

Being poor: that's how you get ants. Having household pests isn't a result of a sloppy, irresponsible nature. It's a result of being broke. It's insulting and priggish to insist otherwise, especially if you're someone who actually pays someone to come to your home to clean for you.

Hey, I'm not blaming people for having those luxuries—I'd love to have them too. I've often thought that I need a wife. Or maybe a staff. I'm not really sure what would solve the problem, which is that there's always a time crunch. There just aren't enough minutes in the day for me to earn enough money and keep up on life's details and clean my house and maintain my yard and have a marriage and hang out with my kids. So my husband and I rank those things in

order of importance by visibility: Are we the only people who see or have to live with this? Yes? Then who cares?

I really wish I were one of those naturally neat people. I'm not. I'm a natural slob. It takes some serious routine to get me to keep my house clean as a matter of course, but I'm normally too fucking tired when I get off work to clean, besides which I've been cleaning up after people all day. I'm rarely in the mood to carry on with that another couple hours when I only have eight hours off between shifts. My feet hurt, and my back is sore, and if I'd like both sleep and a shower, then wiping the grease off the oven isn't even on my list of priorities.

I always have way more stuff that I can neatly store. Anyone who has ever gone without can relate to this. Who knows when you might need something and can't afford to buy it? So I rarely throw anything away if I can store it and maybe use it in the future. Stained shirts might be useful rags for the one time in my life I get some furniture polish and motivation at the same time. My stash of ruined T-shirts made great diapers when my kids were babies. I've torn apart two broken coffeemakers to make one working one. You never throw anything away if one of the parts is working, because you might need that part eventually.

I tend to buy in bulk when I have the cash or if there's a really good sale. Right now there are probably ten bottles of laundry detergent in my closet, because I found it so cheap.

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I go to discounters and wait until the snacks actually expire, at which point they're ten cents or a quarter for a whole bag of chips. Granted, the only reason they sit around that long is that they're off-brand and actually kind of gross (I have seen chips that were supposed to taste like BBQ ranch and cheddar and sour cream all at once, which I think we can all agree is just the worst thing humans have invented), but you can give them to the kids and they'll never notice. Or you can have a couple beers and you won't really care either.

I guess some people would call all this kind of shameless. And that's what this whole discussion about civics, and citizenship, and personal responsibility comes down to: self-respect, or a perceived lack thereof. Most privileged people have enough compassion to feel badly for people who don't have money. But unfortunately, a not-insignificant percentage of advantaged people have a hard time understanding that shame is a luxury item, because there is a point at which things are so bad that you lose all sense of shame.

Shameless is admitting that you're poor and asking for money. It's being brazen. It's having sex in public because you've got nowhere else to go. It's openly selling drugs when that's what you do for a living. I'm not going to try to defend hard-core drug dealers. They're indefensible—unless they

are on TV, in which case we are fascinated by them. But most "drug dealers," in fact, are people who essentially share weed with their friends at cost. They're not looking to morally flatten their neighborhoods; they just don't see anything wrong with people getting a little high instead of a little drunk. And pushing dime bags is enough to pay a bill or two, keep your phone or gas on, and keep your car moving.

That's desperation. And I'll tell you something else shamelessness can lead you to: selling your food stamps. Is that illegal? Yup. Is it understandable? Yup. If you are willing to live on nothing but ramen, you'll have at least \$20 left over on your food stamp card. You can then, completely hypothetically and I have never done this, engage in a transaction with a neighbor. They get food, and in return you get \$10 for your gas tank. Your neighbor will do you this favor so that you will take them in the car you now have gas for to cash their paycheck, which they need to do to replace the \$10 they just gave you for gas anyway. That's what we mean by hustling; you have to figure out who's good for what at any given time so that you can find rides and babysitters and small loans. You also need everyone to know what you can be counted on for, because that is your bartering token.

Is that shameless? Maybe. Shameless is something that happens when you have been pushed beyond shame, when you have nothing left to lose. If you will shortly be homeless, what have you got to lose by begging in the street? Maybe

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you will avert the disaster. If not, you've simply gotten a head start on your new station in life.

"Trashy" is a word that has two meanings. It can mean classless, hitting *Maury* levels of public airing of personal behavior. Or it can mean unkempt, which is largely a function of how much time and money you have to spend on maintaining your house and person.

Trashy, the insult, means that you embody the poor-white-person stereotypes. Trashy is what you call people who have brought their eighteen-month-old to the restaurant and are letting him gleefully tear paper napkins and tortillas apart and scatter the pieces on the floor around him like so much confetti. Trashy is talking loudly on your phone in the bathroom. Trashy is using your outside voice to have personal conversations in public areas that are decidedly inside.

My husband, who's from the West Virginia part of Ohio, says that in the sticks where he's from, you can always tell a trashy person because their chickens are out. If you build a chicken coop out of reclaimed fencing and duct tape, you're not necessarily trashy. But you'd better damn well keep your chickens in that coop and off the road.

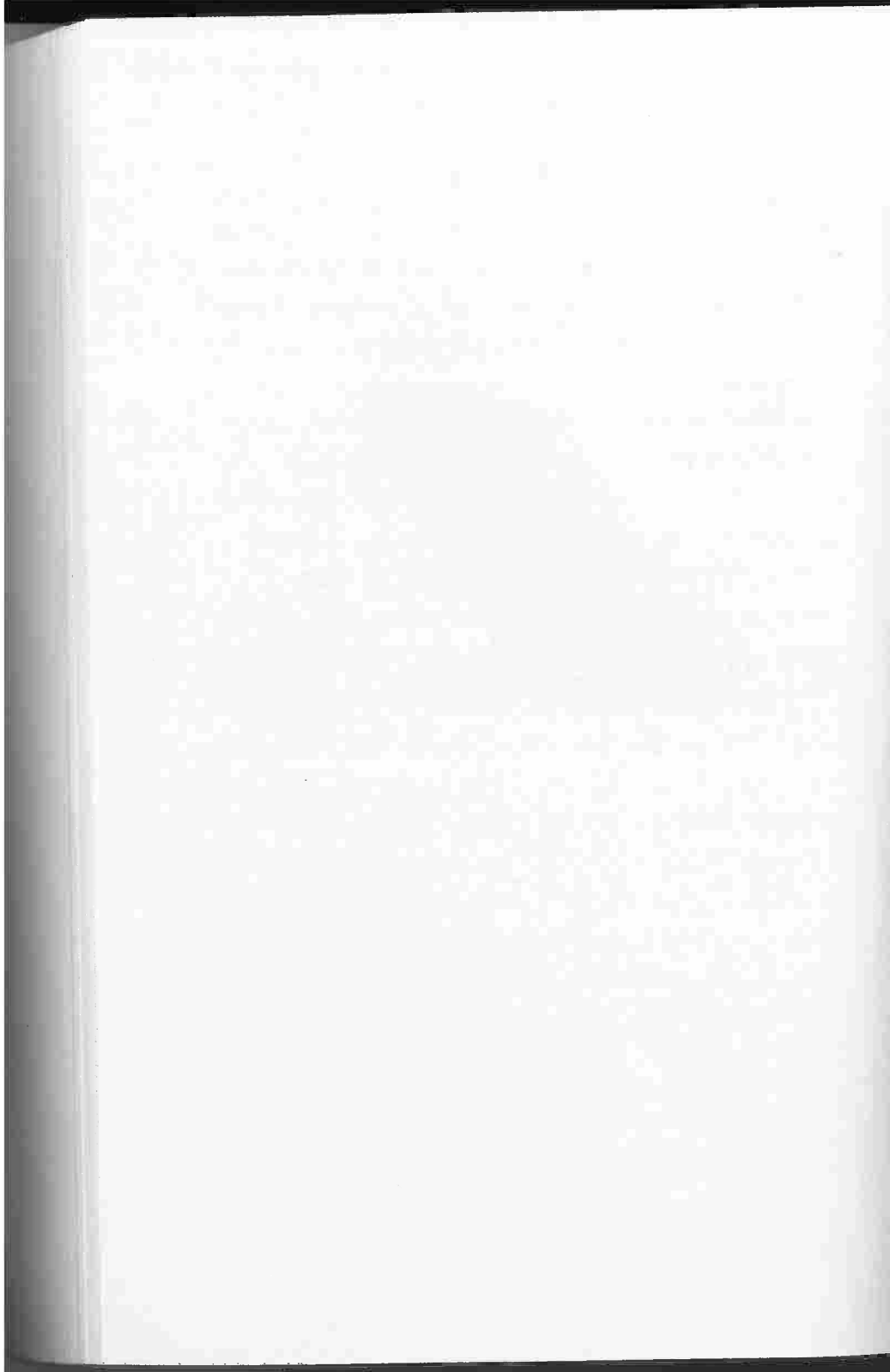
Okay, so we've established this: Poverty isn't pretty. We can't afford to dress nicely. Our yards are a mess. We don't really care about your political pet projects. But do you know what we really do care about? Each other. And I'm going to

make a big leap here that I am very comfortable with: Poor people are, as a rule, a bit more generous. We understand what it might be like to have to beg even if we have never done it ourselves. In fact, there's data to back me up. The latest research shows that people of low socioeconomic status are more likely to be altruistic than their higher-class counterparts. In 2011, the bottom 20 percent of earners gave a higher percentage of their wealth away than the top 20 percent.

I'll put it to you this way: If good citizenship consists of a well-ordered life, then we poor people make terrible citizens. But if it means being willing to help out your fellow human beings, I'd say we're right out in front waving a flag and waiting for everyone else to get on the bandwagon.

10

An Open Letter to
Rich People



Dear Rich People,

I know that nobody understands you. I want to help. I have, for all my faults, always been rather compassionate to people who are in real pain.

I know that you understand what I mean when I say that sometimes I feel so unappreciated that I just can't be bothered to care. See? There. I feel your pain.

So to make it easier, I have some observations, some advice. Because if there's anything a poor person knows about, it's how to survive in this fucked-up world.

And seriously? You people are doing it wrong.

1. WORK

What is it with you people and your meetings? I've been allowed to sit in on a few of them recently. I don't know how you stand them. Suddenly, the insane rules you people make us live with seem inevitable. See, until I started sitting in on the meetings, I couldn't see a single reason for programs that had contradictory rules or relief programs that were practically inhumane in their lack of realism. Now I realize it's because every meeting results in nobody having a clue what they've actually done. They've been devoting only 10 percent of their brains to the meeting itself, the remainder being occupied with fantasies of mayhem and whatever song they last heard. Here are my observations from one such meeting:

- I'd have been fired from all my regular jobs if I made my bosses repeat themselves this much.
- WE HAVE BEEN OVER THIS SO MANY TIMES ALREADY!
- If time is money, how does this world function?
- Holy balls, the flattery.
- So many people not paying attention right now.
- Why are they reading the handout to us? I think everyone here can read.

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- Is it possible that there is actually no point to this meeting?

I'm not kidding, rich people. You can email me for a copy of the notes.

I've just been sitting through meetings wondering when the work would get done. What I have discovered is this: In every one of them, someone opens by talking about how we want to be respectful of everyone's time and right to speak, along with a plea to keep comments short. Then everyone sort of tunes out while the agenda is being read. Some talking is done by whoever is running things, mostly follow-up from the last meeting.

Then the fun begins. Someone will rise, bring up a good point. Someone else will clarify. A third will ask a relevant question. And then—and here's the part that gets me every time—someone will ask a question that makes it perfectly clear that they weren't paying the slightest bit of attention during the last ten minutes or so. *And nobody calls them out for it.* As long as the question or observation is worded just a little differently, it counts as a new contribution. What the fuck, rich people? Time is money, unless that time is being spent repeating things that have been established already?

Worse are the endless reassurances. "I don't want you to think I'm opposed, because it's a fantastic idea you had to buy ten crocodiles and set them loose in a school as a

publicity stunt, but I just don't think it'll work for us." Why on earth do you people not just tell each other when your ideas suck? Why the self-esteem dance? You guys, you're allowed to have bad ideas and irrelevant points. It does not make you a terrible human being. Maybe you should just accept that and then you don't have to cover any criticism, even the most gentle, in five minutes of apology. Maybe we could borrow some of your apology time for our workdays, and then both of our problems would be solved.

By the end of the meeting, which inevitably has run over by at least twenty minutes, nobody is entirely sure what's been accomplished, but everyone feels like their concerns were heard. I have come to the conclusion that business meetings are like group therapy for the wealthy. Everyone sits around looking at each other and waiting for it to be their turn to speak so that they can zone out for the remainder of the time they aren't allowed to leave the room.

The meetings are what made me realize that you guys slack off at work too. It's just that you don't call it slacking off (and that you all have office doors to close so no one can see you playing solitaire or shopping online).

So, rich people, now that we've established that your work ethic and approach to your job are not exactly unassailable, how about you get off your high horse about how we poor people do our jobs? Also:

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- Please stop equating our jobs. I am not saying that you put in no effort, that you're not tired or overburdened or anything. I just think that we should delineate between the jobs where you can pee at will and the ones where you can't.
- For the love of God, please stop telling us that outrageous salaries are justified because some people are just worth that much. You guys can totally pretend that anyone can possibly justify earning thousands of dollars every minute. Just stop demanding that we pretend with you, that's all. You guys are supergood at excluding us from conversations. Maybe make that one of them. Just let me know when you start gossiping and I'll rejoin the conversation. I bet someone got laid.
- Maybe you could hire us? I hear rich people complaining about being overworked. I hear poor people complaining about being unemployed. I feel like there's a solution here. You know we work cheap, right? You could totally pay me \$10 that one time to run your errands for you or write that standard report that's a pain because it's such rote work. *We are highly trained in rote work.*

2. CIVICS

This is a big one for me. See, civics is the study of citizenry, its burdens and responsibilities and privileges. It's more than whether or not you, as a class, vote frequently. It's about whether or not you'd want to live in the nation you've created; if you were born tomorrow into the lower classes, would you be quite so sure that America is the land of opportunity? (See what I did there? That's *philosophy*. I am trying to speak in your language here, rich people. Because I care deeply about how your day is going today.)

Do I think rich people are highly hypocritical in this area. Um, yeah. Shall I delineate further?

- If you're the makers, *what do you make?* I make food and fill boxes and exchange goods for money. Please find a different word, rich people, besides *makers*. Maybe you could try "magicians," because you can create money where there was none before. And then please teach me how to do that too.
- I know it's a pipe dream, but maybe you guys can just admit that we all get shit (see entitlements, roads, tax credits, crop subsidies, fire departments) from the government and move on with your lives?

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- It's relatively easy to keep a neighborhood looking nice if the local government actually maintains the roads and medians and signs. If they are too busy making sure that the already-nice sections of town stay that way, they do not have time to come improve the not-nice parts. This is why we laugh when you wonder why we live in run-down areas. It's because when public service cuts happen, they never happen in the bougie neighborhoods. You should know that, given that it's being reported in all your media outlets.
- Your dogs do not belong in restaurants even if they are supercute. I swear to God, the number of tiny dogs I've seen in inappropriate places is at least ten times higher than the number of times I've gotten laid in my life. And, newsflash: Only service animals are allowed in restaurants. That's actually a public health concern. I don't get why you're allowed to decide you're completely above the law simply because you found a purse to fit your dog into.

3. ATTITUDE

So, okay, sometimes I have a shitty attitude. I'll give you that. But at least I'm not often entitled. People in the upper classes are so used to having everything done for them that they get sort of irrational and start to feel like you're personally attacking them for not being honestly pleased to see them. It's a bit off-putting, to say the least, to have someone sweep in like that.

- If you think poor people are entitled, try denying a rich person with an attitude some service they think they've earned. It's like grief—there are phases. Anger and denial are first. Then comes “do you understand how fucked you are if I don't get the thing I want?” Followed by “I demand to see your manager” and “I've never been treated so poorly in my life.” The final stage is bargaining, where they try to give you extra money because all of life is like valet service to them, and an extra five bucks can change the world.
- If that doesn't convince you, try wearing stained or unintentionally torn (professionally torn is fine and thus useless for these purposes) clothes and sitting

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on a stoop somewhere. Note how many rude comments or nasty glares you get from well-dressed people. Being rich is like being white, you guys. It's not that sometimes your life doesn't suck even if you're white. It's that you're not allowed to complain about the two times being white is unhandy, because all of your alternatives are much unhandier. Your other options are any race or ethnicity but white, all of whom face normal human shitty existence *and* racism of the entrenched or overt variety. It's the same thing being rich. I'm not saying that sometimes you don't get the short end of the stick. All I'm saying is that you look ridiculous whining about how you just can't make ends meet on \$200,000 because you have to spend so much money to survive. You come off as petulant and incapable of managing the slightest taste of reality when the raising of the capital gains tax back to what you paid under Clinton is cast as a brimstone-filled apocalypse. Sometimes you just have to bite your tongue and keep your mouths shut to avoid looking like assholes.

- Barack Obama caused a flap because he told rich people that they weren't the sole factors in their own success. You are not allowed to do

that, because wealthy people are far too precious to face the idea that they didn't do it all themselves, or spring out of the womb, fully formed, as hotshot entrepreneurs or whatever they want us to see them as. I cannot fathom actually thinking that the entire world must collaborate to hide reality from me, and on top of that hubris, being upset when someone dares to speak a distasteful truth. You guys have got to get tougher than that.

4. HEALTH

I have no idea what a wealthy person's health care experience is typically like. I've never had that. But I do know that some of the things I see more comfortable folks doing look pretty stupid, and I tend to trust the people with the advanced degrees and years of experience when it comes to how things like cars or bodies work. At least I do if what they want me to do is reasonable and attainable. I only ignore the stuff that's out of reach. You guys, though—seriously, why even bother going to the doctor at all if you think you know everything?

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- I am so sorry, rich people. It has to suck to have enough money to stay healthy, because then you don't have an excuse for aging. You have to *maintain*.
- On the other hand, some of the shit you people will pay for blows my mind. Like lotion with actual pearls ground up in it. Actual. Pearls. I stopped at a mall cart to ask about the stuff. It's obscenely expensive. I think that's because you're literally smearing semiprecious materials all over your face.
- You seriously need to control yourselves with the surgical anti-aging. You're starting to look . . . weird. At least we in the lower classes rarely have to live with botched plastic surgery. Very few poor women have someone over-collagenate their lips or paralyze their foreheads. Poverty has its privileges, and one of them is not having to worry about where the line between beauty standard and malpractice lawsuit is.
- We use home remedies because they are cheap, not because they are superior to all of Western medicine. If you can afford a real doctor and you prefer an herbalist, you have lost all sense of reason.

- You guys pay people actual cash money for the privilege of becoming physically exhausted. Has it occurred to you all that you could probably run, for free, on the streets—that you do not actually need to pay money to a gym for the privilege of running on a treadmill? I said that to a wealthy woman once, and she told me that she preferred to work out in air-conditioning. It is possible that I am fundamentally misunderstanding something here, but I thought that sweating was a *good* thing when you're trying to lose weight?
- Concierge doctors. I am totally cool with people having on-call physicians. But I do think it makes you look like assholes to have your own special VIP offices. Doctors do that, you know; they have a regular office and waiting room for regular patients, and a swanky spa setup for the boutique patients. *It is the same doctor.* You are not getting the benefit of more expertise, he's just kissing your ass more in a slightly more refined setting. If you make the (valid) argument that you get more time, as well, I will just say this: Can you please hire special nurses to listen to your worries about this discolored spot you just discovered on your arm? There are already not enough doctors to go around.

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I promise you, a talented nurse is as good as a doctor in most cases.

5. COPING

I am certain that you have stress, rich people. Nobody's life is perfect. I am equally certain that your stress and my stress are only similar in that they are called the same thing. I take plenty of shit for my habits and vices; what I simply cannot stand by and allow to happen is for you to escape with no notice. I am sorry, guys, but I'm forcing you out of the human closet.

- You know who smokes? Rich people and poor people. You know what that means? *Rich people smoke too*. I'm not kidding, I've seen them at it. I even loaned my lighter to a couple of them, just so I could touch their hands and verify that they weren't holograms or something. With as much shit as I've taken in my life for having such a nasty, wasteful, stupid habit, I'd assumed that wealthy people would be much too good for something so déclassé. But nope, they're on the streets getting

cancer with the rest of us. I think I'm done hearing about why poor people smoke. I don't know, why do rich people smoke? I'm willing to bet that our rationales are pretty fucking similar.

- You guys look pretty ridiculous talking about our drug and alcohol use while swanky rehab centers are doing a thriving business. It might behoove you to just admit that addiction is terrible and can hit anyone; otherwise we're probably going to have to start pointing out your raging prescription drug abuse problem. And you wouldn't want that; as it turns out, it's kind of embarrassing when people accuse you of copious drug use.

6. SEX

Tell me, how many of you were virgins when you got married? So, our sex lives are up for discussion how again? For all the concern about underprivileged people fucking with reckless abandon, you guys sure don't seem to hold yourselves to a higher standard.

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- I know this argument has been made everywhere. But it's valuable. So here it is: You cannot cut access to birth control and then act surprised when people get pregnant. I am fairly certain that few wealthy people walk around with that infamous cheap aspirin between their knees. Poor people are allowed to fuck sometimes too! And we do! Because we're human! *Just like you!*
- You really need to start using condoms or something. Your STD rates are pretty much the same as ours. It's hard to listen to you guys on public health issues when you're getting the clap as often as we are.
- I know that we, the lower classes, tend to speak more frankly and openly than you guys do, as we lack a proper sense of rich-person propriety. So it is very possible that you do not know much about BDSM, and that would explain the success of the *Fifty Shades* franchise. But I worry about you without any plainspoken poor people to tell you what's what, so please listen closely: *You need a safe word.* Do not, rich people, attempt bondage on your own. Please find a high-end sex club for your wanton romps.

7. PARENTING

I disapprove of about as many of the upper class's child-rearing habits as they do of mine. Rich and poor are different, you see, and as such, we value different things. I have trouble with the way you're raising your kids. They're not all special precious unicorns, destined to cure cancer. And if you tell them that they are, they feel entitled to act as though it were true.

You can stop this cycle, rich people. Just teach your kids that they're human like everyone else. Maybe a special snowflake, but one that will still get in trouble if they misbehave on the playground. I have faith in your ability to heal the next generation. I am counting on you, rich people. Don't let me down.

- One word: nannies. You cannot call anyone out on their parenting skills if they're doing as much of the parenting as you are—or more of it. It's great that you hired someone with advanced degrees and multiple languages to sing Junior to sleep—more power to you. But I don't see the difference between hiring a nanny or two so you can attend to the rest of life and dropping your kid with a sitter for the same reason. *It's the same thing.*

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- And the kids' accessories! I know I already talked a bit about this, but how much shit do you actually think an average toddler really needs? I have a weakness for bouncy balls and coloring books, and my kids get a ton of those. You know what they don't have? Anything that says Giorgio Armani on it. Because it's fucking silly to put designer anything on a kid.
- We feel bad for your kids, rich people. Your kids aren't allowed to be kids. Your kids have tutors by the time they're three and start taking standardized tests in preschool. Your kids have parents who seriously think it's a bad idea to just let them play with sticks and rocks, who think that's actually objectively bad parenting. Loosen up a bit. They'll survive it, and so will you.
- I promise you, you don't need a titanium stroller. You just don't. I thought I had the Range Rover of strollers when I got a normal-size one instead of the folding metal-pipe travel kind. But then I recently spent some time in upscale neighborhoods, and I realized that I had been wrong. I'd had the midsize stroller; the super-big ones come with not just a place for your kid but a place for your grocer-

ies and an attached activity center for Junior and wheels with extra shocks. I had the perverse impulse to ask a woman how much hers had run, and she told me. After that, I am assuming that this stroller also picks up the dry cleaning and will murmur sweet nothings into your ear on command. I've bought cars for less than half what an expensive stroller runs.

- Science disapproves of your antibacterial-spray fetish. Kids need to develop immunities, you see, which they do partially from coming into contact with germs. Not to mention, you're actually creating superbugs, bacteria that are resistant to our killing methods. I'm gonna be pissed if I get some superflu because you were afraid Johnny might catch a cold, that's all I'm saying.
- I am seriously disappointed in you for bringing back measles with the anti-vaccination kick. And whooping cough. Get on that, rich people. You need to self-police. Seriously, guys, I'm a mother. I understand wanting to protect your children. All I'm saying is that maybe you could protect the kids from the mumps. Maybe we can start there.

8. PRACTICALITIES

I hope that at this point you are feeling like maybe you hadn't thought this whole stratification thing through all the way. You guys don't really ever talk to us and have no idea what our daily lives are like. But we watch and notice what you do when you are politely ignoring us. And I have some parting words of wisdom: When you think of your stacks of cash, remember that they are gifts, simple things put into your lives to make them easier. You get to have those things. Fucking enjoy them or pass them to the left, man.

- You guys completely take the little things for granted. If you are sleepy while you are driving, you just pull over and find a hotel. If your car breaks down, you call a shop. If you are sick, you go to a doctor. If you break a heel, you get a new pair of shoes. Appreciate that, assholes.
- Money doesn't buy happiness. It buys ease. You can make your life pleasant and enjoyable, get yourself a decent mattress and thus a decent night's sleep. Will it make you happy? Not a chance. But it doesn't hurt.

LINDA TIRADO

- If you guys are so good with money, then what do financial planners do? Put another way, maybe you're good with money because you're paying someone to sort out the details?
- Warranties are awesome. They only come on things you buy new. This is why all our shit is broken and yours isn't; you get a grace period after you buy something in which you can be pretty sure you won't have to buy it again, because if it breaks it's under warranty.
- As long as you keep holding me accountable for not making it when I was well under the national median income, I'll hear no whining about how difficult it is to find good help. (Pro tip on the help, rich people: Treat us fairly, pay us decently, and make it clear that you give half a fuck whether we live or die. We'll kill ourselves for you.)

And there you have it, rich people. I hope it helps.

Afterword



Y ou've got a thousand more questions than you did when you started the book, don't you? When did we start reliving the Gilded Age? What do you mean they can fire you for no reason? Why bother trying at all if poor people are so fucked from the start?

Well, because we don't have an option. Millions of people every day aren't feeling particularly hopeful that today will be the day it all turns around—but we still look for a job that's marginally better than what we've got. Just in case. When all of your options are as bad as the next, you take your pick and, yes, you hope for the best. Sometimes those decisions turn out to be less than great. Occasionally that's on me. I'm only human, after all, and I make mistakes. But

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as often as not, the poor outcome was destined from the start. You can't choose between a terrible option and a dreadful option and come out of it whistling a happy tune. You can try to dismiss my depiction of poverty as being representative of just one person's experience, but I am not an aberration. Millions of people have had to shake their asses for Walmart.

Hopefully that last paragraph answered some of your questions. I'm sorry that I don't know the answers to all of them. But I know exactly how you can find out: Ask someone.

There are poor and working-class people everywhere, guys. You can just have a conversation with one, like a real human being. Give it a try. You'll like it. We're entertaining. We have to be; we're stuck entertaining each other because cable is ridiculously expensive.

I don't claim to be an expert. I don't know what we do to solve the problems of stratification. What I do know is that we can and have to do better than this. We're so far behind the curve on these issues that we're having a public fight about whether or not the poor are too comfortable. (Hi, Paul Ryan!) It's not fucking pleasant to be poor. It's not a free ride, a gentle swing in the hammock. It's what's left when you've lost everything, when you're fighting to survive as opposed to fighting to get ahead.

If you feel that something must be done before the villag-

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ers find their pitchforks, here is what you can do: Stop being a dick to service workers whenever possible. Start filling out those stupid surveys when someone's done their job well, because they really do make us get a quota of them. Stop pretending you're doing us a favor or performing some high moral duty by refusing to tip. And start admitting that you need us as much as we need you.

And the next time you feel as though you're shouldering more than your fair share of society's burdens, ask yourself: How badly do I have to pee right now, and do I need permission?