Caroline Payne works hard.
She went to college. She even owned a home.
So how come she's making only a dollar more per hour than
she did nearly 30 years ago?

A Poor Cousin of the Middle Class

By David K. Shipler

Photograph by Christoph Klauke

Caroline Payne embraces the ethics of America. She works hard and has no patience with those who don't. She has owned a house, pursued an education and deferred to the needs of her child. Yet she can barely pay her bills. Her earnings have hovered in a twilight between poverty and minimal comfort, usually between $8,000 and $12,000 a year.

She is the invisible American, unnoticed because she blends in. Like millions at the bottom of the labor force who contribute to the country's prosperity, Caroline's diligence is a camouflage. At the convenience store where she works, customers do not see that she struggles against destitution.

Others of the unseen sew clothes, clean offices and harvest fruit. They serve Big Macs and stack merchandise at Wal-Mart. In a California factory, they package lights for kids' bikes. In a New Hampshire plant, they assemble books of wallpaper samples.

They cannot afford the wallpaper themselves, just as the man who washes cars does not own one. The assistant teacher cannot pay the fees to put her own children in the day-care center where she works. The clerk in the back room of a bank, filing canceled checks, may have $2.02 in her own account, as Caroline had when she briefly did that job. The clientele never saw her. She was out of sight, part of the hidden America.

Always in search of something better somewhere else, Caroline has moved from job to job, from place
to place, from New England to Florida and back — and now to Indiana — without anchor-
ing herself solidly in a community that can of-
ter support.

Just over a year after arriving in Muncie, where she lived in a small apartment in a public housing project, she remains unconnected. "I don’t know many people here still," she told me recently, "I just get out to go to work and do errands." Her hours at the store provided only a trickle of cash. "I just can’t get ahead," she declared. "There’s no good jobs, and I’m just not happy here." She has spent her life in perpetual motion while standing still.

Futility has nagged at Caroline for a long time. Four years ago, at the dawn of the new millennium, she sat at her kitchen table in Claremont, N.H., and added up her life. It was the height of the economic boom. The nation wallowed in luxury, burst with microchips, consumed with abandon, swaggered globally. Everything grew larger: homes, vehicles, stock portfolios, life expectancy. Never before in the sweep of human history had so many people been so utterly comfortable.

Caroline was not one of them. She had achieved two of her three goals. She had earned a college diploma (a two-year associate’s degree), and she had gone from a homeless shelter into her own house (owned mostly by a bank). The third objective, "a good paying job," she put it, still eluded her. Back in the mid-70’s, she earned $6 an hour in a Vermont fast food that is now a chain of gas stations for Gillette razors. A quarter century later, she earned $6.80 an hour stocking shelves and working cash registers at a vast Wal-Mart superstore.

"And that’s sad," she declared. "I’m only making 85 cents more than I did more than 20 years ago." Or less, taking into account the rise in the cost of living.

She was not the victim of racial discrimina-
tion; she was white. She was not lazy; she was
cautious about colleagues who were. She was
ded, rarely out sick, willing to do night
shifts and assiduous in her work habits. The
Wal-Mart manager, Mark Brown, called her "a
nice lady with lots of enthusiasm. "She’s self-
directed," he observed. "She’s always willing
to learn and better herself. She’s got potential.
She can definitely move up."

But she did not move up. She never moved
up. And that ceased to amaze her; it had been
going on for so long, in job after job after job. She was unmoored only by Mark Brown’s praise. "I’m surprised," she remarked when I
told her what he said. She was stacking blank
video tapes on a shelf. "I didn’t think they liked me here. People don’t usually say nice things
about me."

Somewhere along this track that leads no-
where, a good many Americans give up on the
dream. They sink back onto welfare, or they stop imagining themselves at forlorn or man-
gers. Caroline was then 50, with so many years
of disappointment that her hours of depression,
for which she was occasionally trampled, seemed
unsurprising.

Still, she kept striving. She called herself
"luckylady" in her e-mail address. She said,
"Have a wonderful day," on her answering ma-
chine. She did not have big thoughts about cor-
porate profits or dark judgments about soci-
ety’s unfairness. She just tried for basic finan-
cial security. Her persistence played like a dis-
sonant melody against the monotone of job
stagnation.

Again and again, she applied to manage one
sales department or another at Wal-Mart, and
again and again she was passed over in favor of
men — or, she observed wryly, women who
were younger and slimmer.

"I work my butt off, excuse my language," she said sharply. "I’m there most of the time,
but that don’t matter to them." She was paid a
dollar an hour more during nighttime shifts,
nothing close to what her flexibility was worth to
a store that stayed open around the clock.
Trying to get ahead, she always made herself
available to work extra and till, even on the
evenings when she had to leave her 14-year-old
daughter, Amber, home alone. Without a car,
Caroline had a 20-minute walk each way, trek-
king back and forth at odd times of night in all
kinds of weather. One cold February day, walk-
ing gingerly along icy streets, worried about her
temperature back, she trudged from her
house to her job at her normal time of 10 a.m.,
only to be told to come for a shift beginning at 1
p.m. instead. So she made her way home and
then returned to the store: three trips consum-
ing one hour before earning her first dime of the
day.

The people who received pro-
motions tended to have
something that Caroline did
not. They had teeth. Car-
oline’s teeth had succumbed to poverty, to the
years when she could not afford a dentist. Most
of them decayed and abscessed, and when she
lived on welfare in Florida, she had them all
pulled in a grueling two-hour session that left
her looking bruised and beaten. Under the
state’s Medicaid rules as she understood them,
a set of dentures would have been covered only if
she had been without any teeth at all; while some
of them could have been saved, she couldn’t af-
ford to do less than everything. In the end, the
dentures paid for by Medicaid didn’t fit and
made her gag, so she couldn’t wear them. An ad-
justment would have cost about $250, money
she didn’t have.

Probably no employer would ever admit to
pasting her over because she was missing that
radiant, tooth-filled smile that Americans have
been taught to prize as highly as their right to
vote. Caroline had learned to smile with her
whole face, a sweet look that didn’t show her
gums, yet it came across as wistful, something
less than the thousand-watt beam of friendly
delight that the culture requires. Where show-
ting teeth was an unwritten part of the job de-
scription, she did not excel. She was turned
down for a teller’s position with the Claremont
Savings Bank, which then hired her for back-
room filing and eventually fired her from that.
Wal-Mart considered her for customer-service
manager and then promoted someone else,
someone with teeth.

Caroline’s is the face of the working poor,
marked by a poverty-generated handicap more
obvious than most deficiencies but no dif-
ferent, really, from the less visible deficits that
reflect and reinforce destitution. If she were
not poor, she would not have lost her teeth, and
if she had not lost her teeth, perhaps she would
not have remained poor. Poverty is a peculiar
thing, not just one problem but a con-
stellation of problems: not just inadequate wages
but also inadequate education, not just dead-end jobs but also limited abilities, not just insufficient savings but also unwise spending,
not just the lack of health insurance but also
the lack of healthy households. The villains are
not just exploitative employers but also incapa-
ble employees, not just overworked teachers
but also unruly pupils, not just bureaucrats who cheat the poor but also the poor who cheat themselves.

Caroline has been caught in a web of child-
hood, marital and educational restraints that in-
terwound with the ruthless efficiencies of the
free market. Her father, a school janitor, and her
mother, an occasional factory worker, moved repeatedly around New England to find
work. She was yanked from school to school
like "nothing but a piece of furniture being
shoved around in all directions," she once
wrote in an essay. She didn’t remember her
mother ever reading to her.

When her father walked out, a seed of dis-
trust was planted. "We didn’t have a lot of love
and security that kids need," she said. Nor was
there material plenty, and long after that early
void, neediness remained. "I always wanted
things," she admitted. "I can get spending and
overdo things sometimes."

Her mother remarried when Caroline was 12
or 13. "My stepdad drank a lot," she recalled.
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"He tried to touch me and French-kissed me, and I didn't like it," she said. "I was scared and never told my mom, you know? And I got to the point where I hit him."

Two months after graduating from high school — the only one of three siblings to do so — Caroline married. "Now there's times I wished I hadn't," she declared. "I think it was so easy for me to latch onto people because I hadn't had lots of love and security and communication and things. It was almost like if a guy gave me affection, I'd latch onto almost like the first one that came along. And that's not good. I've learnt over the years, it's not good."

The marriage produced three children, lasted 14 years and finally sank into a swamp of suspicions that her husband was unfaithful. Because she could not afford a lawyer and just wanted out, she ended up with only $400 a month in child support and a modest amount for her share in their house. So she moved with her children into a small apartment and bounced between welfare and dead-end jobs, supplementing her income by scavenging for cans.

"We'd go and watch a ballgame at school, and I'd take bags and stuff them in my pocketbook," she recalled. "After the ballgame I'd be going around poring through the garbage cans picking out 5-cent cans."

If Caroline's personal life had been stable and content, she could have concentrated more intensely on her work; perhaps she could have found the focus to stay in a job long enough to advance. But family turbulence can be a bad investment; she never landed a job in her field of training, never got on the winning candidate's radar. Perhaps if Caroline had drawn up a resume, as a debt was issued against the father and Caroline escaped with her daughter from Vermont to Florida, where relatives lived.

There she repeated her parents' rootless syndrome. She moved from place to place in New Port Richey, Florida — a tiny apartment, a trailer with a woman friend, a filthy trailer of her own, a place with a male friend, another trailer — then to a cousin's in Winter Haven, back to New Port Richey and finally back north to New Hampshire, where she moved a few times from one school district to another. Amber was thus deprived of consistent, special education that might have helped. By ninth grade, Caroline estimated, her daughter had been in seven to eight schools, "like this little rag doll that just got brought anywhere," said Brenda St. Laurence, a home visitor in a program to advise impoverished parents. Unless Caroline resisted her urge to keep moving, St. Laurence told her, teachers and counselors could never get to know Amber well enough to provide fruitful attention.

If Caroline had drawn up a resume, it would have been impressive only in its length, documenting the passage from one treadmill to another. She worked in a clothing factory in New Hampshire, sewing for $6 an hour. She was laid off. She worked a few hours a week at the homeless shelter where she had lived, helping people apply for a fuel-assistance program. When winter ended, she was out of a job, so she worked at Timbrands, a factory that made Tampax, for $6.50.

Sitting for hours at a time, she began to get...
acute pain in her legs and finally went to the emergency room. Her back was the cause.

“And so the doctor says: I want you to take one night off and rest as much as you can. Stay off your feet. Stay off your legs.”

She called Tambrands, owned by Procter & Gamble, to tell them she wouldn’t be in on Sunday because of her back. Monday morning the temp agency called: she had lost her job. So she returned to the sewing factory and was laid off two or three times. Working at the edge of poverty means working on the coldest side of corporate America.

Her fondest dream, to own a house, shimmered elusively across an arid landscape of meager wages. Nothing in the numbers added up. Yet just by being in the working world, she was assembling an essential structure of attributes to open a door to a mortgage. They included a record of diligence on the job and connections with people of influence. Furthermore, because of Amber’s disability, she had a reliable monthly check from Social Security — a rare asset among low-wage workers.

The main person of influence, Caroline’s employer at a thrift shop, was a friend of the president of the Sugar River Savings Bank, who met Caroline and told her boss, “She seems like the type of woman who would go hungry to pay the bill.” Not quite. She had several outstanding bills and spent a year paying and burning her credit card while the house she wanted stayed unsold.

The snug, gray clapboard building, built in 1900, was nestled among others on a street in Claremont, N.H. In a different place at a different time, the house would have been considered quaint and charming enough to be worth plenty. But sitting in a sad, old neighborhood near the center of a New England town that had been left behind, it was worth just $37,000 when Caroline discovered it in 1997. With $1,000 from her income-tax refund to cover closing costs, she became the owner — along with the Sugar River Savings Bank.

When the mortgage was approved, it didn’t hurt that $314 a month was being deposited directly from Social Security into an account at Sugar River Savings, from which the mortgage payment would be automatically withdrawn, leaving a low balance but ensuring the bank its interest. But it was also a terrible fact that a mortgage would not have been available without Amber’s handicap.

Caroline had never felt such a satisfied sense of possession and autonomy. She proudly conducted a tour: the two beige couches in the living room, the flowery wallpaper, the yellow curtains, the old TV set and VCR, Fluffy the cat with a red collar and a bell, the pantry and store-room behind the kitchen, her adult son’s crossbow for deer hunting, the cellire with a washer and dryer and oil furnace, the upstairs where colorful afscons she had crocheted lay folded waiting to be given to Amber’s teacher and school bus driver as a principal donation.

It also needed improvements, for which she managed grants from a federal program that would install insulation, window film, and remove lead paint inside. She needed a second mortgage for $19,000 as well to replace the window that broke two birthdays ago. Working at the edge of poverty means working on the coldest side of corporate America.

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Parents of means could have addressed Amber's handicaps without uprooting themselves and discarding their assets. In the house of the poor, however, the walls are thin and fragile and troubles seep into one another.

welfare. You pull yourself up, and then somebody has to knock you down. If I don't work, it's neglect: not feeding or clothing my child."

Perhaps the most curious and troubling facet of this confounding puzzle was everybody's failure to pursue the most obvious solution: if the factory had just let Caroline work day shifts, her problem would have disappeared. She asked a supervisor and got brushed off, but nobody else — not the school principal, not the doctor, not the myriad agencies she contacted — nobody in the profession of helping thought to pick up the phone and appeal to the factory manager or the foreman or anybody else in authority at her workplace.

Indeed, this solemn regard for the employer as untouchable and beyond the realm of per-
titution unless in violation of the law permeates the culture of American antipoverty efforts, with only a few exceptions. The most socially minded physicians and psychologists who treat malnourished children, for example, will advocate vigorously with government agencies to provide food stamps, health insurance, housing and the like. But when they are asked if they ever urge the parents' employers to raise wages enough to pay for nutritious food, the doctors express surprise at the notion. First, it has never occurred to them, and second, it seems hopeless. Wages and hours are set by the mar-
t; and you cannot expect magnanimity from the marketplace. It is the final arbiter from which there is no appeal.

Caroline faced a cruel choice. Amber was chasing against the limits of her schooling in Claremont, one of New Hampshire's poorest communities. She hungered to read, but the high school provided only one hour of tutoring a week. She craved more math than she could get. As the New Hampshire winter arrived after Thanksgiving, Caroline left with pockets nearly empty. To escape from $10,000 to $12,000 in credit-card debt, she had declared bankruptcy earlier that year, much to her shame. She could not even afford to rent a truck without a $700 loan from her older daughter. A couple of friends donated their vacation time to drive the truck and Caroline to Indiana, by way of a slas-
ning blizzard in upstate New York. She was on the move again, as she had been since childhood, but she was happy to see a little of the country.

Muncie has not been gentle, though. She found her first, shabby apartment in a neigh-
borhood riddled with drug dealers and prostitu-
tures, her first job in a convenience store at $5.45 an hour, a downward slide from the Ver-
mont plastics factory in the 1970's. In April she moved into a two-bedroom apartment in a newer, safer public housing project, but she spent more part-time work at the store for about $10,000 a year.

She has a new set of dentures, courtesy of $4,050 in the latest WorkOne, a job-training program, which forced her to pay just over $20,000 to break even. In the end, she made nothing, not a penny, she said sadly. "I gave it away."

She had maintained and improved the house sensibly for the long term, but she spent more on it than it was worth in the end. She still owed $20,000 on a mortgage and interest on it than it was worth in the end. She still owed $20,000 on a

"Money may not always cure, but it can often insulate one problem from another. Parents of means could have addressed Amber's handicaps without uprooting themselves and discarding their assets. They could have purchased services; brought their own skills to bear and walked off their house, their jobs and their lifestyle from the intrusion of hardship. In the house of the poor, however, the walls are thin and fragile, and troubles seep into one another."

Into Caroline's spirit, hopes also filter. Her latest is that WorkOne, a job-training agency, will pay $403 for a course to make her a certified nursing assistant. She knows she would do well in a nursing home. "I've got the personality, she said. "It's helping people, and I feel sorry for them."