

## A Hard-Earned Life

**A father's paycheck reads \$676. It has to last two weeks. Start the clock.**

- By Jennifer Gonnerman



On duty at his new post at the Staten Island Ferry Terminal.  
(Photo: Jessica Dimmock)

Robert Gonzalez woke at 4 A.M. and left for work by 4:25, making his way through the dark toward the 6 train on Westchester Avenue in the Bronx. The money rattling around in his pocket was all he had left from his last paycheck—two dollar bills, four quarters, ten dimes, eight nickels, a penny—a total of \$4.41. Fortunately, today was payday, but then again, payday never lifted his spirits all that much; it just reminded him of how little he earned. He worked five days a week, 6 A.M. to 2 P.M., as a security guard at the Municipal Building near City Hall, and though he had nine years of experience, he made \$10 an hour.

On this morning, Robert wore sneakers from Payless, a pair of \$10 jeans, and his favorite shirt—short-sleeved, with a quirky blue-and-black design—that looked like it cost more than it did. He used to buy brand-name clothes, but that was when he was much younger,

when he worried about only himself. Now, at 30, with two kids to support, he didn't even have enough money to get his own place.

For the past four years, Robert had been sleeping on his parents' couch in Soundview. The streets around their apartment are rarely quiet, even at 4:30 A.M., so Robert could never be certain he'd get to the subway without a hassle. Some mornings he encountered drug dealers or prostitutes. Once he saw two men attack a third guy with a baseball bat. Today he walked by a group of people screaming at each other while a tiny girl, maybe 4 years old, pushed an empty stroller up and down the sidewalk.

By 4:38 A.M., Robert stood on the elevated platform at the Elder Avenue stop, searching for the girl with the butterfly tattoo. She was usually here, chatting on her cell phone, dressed in business-casual clothes. He didn't know her name or where she worked. All he knew was that she always sat in the front car, she often wore pink, and she got off at Union Square. Though they rode the 6 train together almost every day, he never dared talk to her; he figured she was out of his league.

Robert's stop was the last one, City Hall. When he arrived at 5:25 A.M., the sky was still dark. He walked through the small park just south of the Municipal Building, past five men stretched out on wooden benches. There was a time not long ago when Robert, too, had slept on these same benches—not because he was homeless but because he had two full-time jobs.

Last fall, he had taken on a second job as a security guard at the Empire State Building, working 4 P.M. to midnight. The job doubled his income, but it didn't leave much time for anything else, like sleeping. He rarely got back to the Bronx before 2 A.M. Since he had to leave by 4:30 A.M. to get to the Municipal Building, it usually made more sense to spend the night here, sleeping outside.

Robert kept up this grueling schedule for two months, until muscle spasms in his back and legs became so severe that he found himself writhing on the bathroom floor one morning, unable to stand. He missed four days' work, lost eight shifts' pay, and wound up with a hospital bill he could not afford. He tried to keep doing both jobs, a bottle of codeine in his pocket, but he didn't last long and soon was back to one job—and one paycheck.

On this morning, the sidewalks around the Municipal Building were empty save for a couple of newspaper vendors and a guy setting up his doughnut cart. "Hey, bro, how's it going?" Robert asked as he walked past. Some days he bought coffee and a doughnut, but this morning the box of mint-green Tic Tacs in his pocket would have to suffice. He was saving his \$4.41 for lunch.

At 5:45 A.M., he reappeared, this time wearing his uniform: midnight-blue pants and shirt, boots, a name tag and silver badge on his chest, a U.S. flag sewn on his right shoulder. Robert works for Tristar Patrol Service, a private security company that provides guards to city buildings. The company shuffles its guards around—soon Robert would be transferred to the Staten Island Ferry Terminal—but for the past year, he had been assigned downtown. His job was to patrol twelve city buildings: to make sure doors were locked, look for suspicious packages, notice anything out of the ordinary. By now,

light streaked the sky and the sound of horns and engines had grown louder. He strode across Centre Street to start his rounds.

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Robert with his children at his former girlfriend's house.  
(Photo: Jessica Dimmock)

In a city that worships wealth, it's not easy to be on the bottom of the income ladder, or even close to the bottom. Home-health aides, retail workers, security guards, day-care providers, dishwashers, cashiers, couriers, nannies, stock clerks—these are among the poorest-paid professions in the city. The story of the city's changing economy is well known: In recent decades, the number of manufacturing jobs has shrunk, and the service industry has expanded, so while it's possible to find a job without a college degree, it's hard to find one that pays a livable wage.

These days, 20 percent of the city—one of every five New Yorkers—lives below the poverty line. Robert makes about \$20,000 a year, which puts him above this threshold. (For a single adult living alone, the poverty line is \$10,160; for an adult with two kids, it's \$15,735.) But even a family that manages to stay just above the poverty line is undeniably poor, especially in New York City, where this yardstick for poverty is laughably low. The federal poverty line does not take into account an area's cost of living; it's set at the same level for rural Oklahoma as it is for Manhattan.

As Robert makes his rounds at work, he's surrounded by people who earn more than he does. It's not just the politicians and government workers filing in and out of the Municipal Building or the lawyers heading into State Supreme Court, it's other officers, too—those in the NYPD, of course, as well as the guys in the tan uniforms outside the Immigration office. They're security guards, but since they work for a federal agency, they have to be paid at least \$13.99 an hour. Even the janitors who clean the Municipal Building make \$13.51 an hour—35 percent more than Robert earns.

Statistics don't begin to convey what it feels like to hover near the bottom of the city's economic ladder. It's about feeling invisible, forgotten, and utterly replaceable. It's about walking past restaurants you can never afford to go to, passing by stores with clothes you'll never be able to buy, and, in Robert's case, riding the 6 train home, passing beneath one of the wealthiest neighborhoods in the nation, perhaps seated in the same car with a woman whose wedding ring cost more than his annual salary.

Every week, Robert thinks about leaving the city, moving somewhere upstate where life is less expensive. As Robert puts it, "To be in New York, you have to be a doctor, a lawyer, a politician, a celebrity. The lower and working class are out of the picture. If you don't fall into one of these categories, New York is not the place for you."

Robert gets paid every two weeks, and on this Friday, his paycheck after taxes totaled \$676. He couldn't afford to wait for the check to clear in his bank account, so he stopped by a check-cashing place and paid a fee of \$11. After work, he went to a horror movie in the East Village. Going to the movies was his favorite way to treat himself, though he couldn't afford to go often. The ticket, plus a hot dog and soda, cost \$19. After five days of waking up at 4 A.M., he was so exhausted that he fell asleep in the theater.

Over the weekend, Robert took care of his most urgent expenses first. He gave \$200 to the mother of his children, \$40 to his father, and \$62 to the cell-phone company. To replenish his worn-out wardrobe, he spent nearly \$150, buying four shirts and two pairs of jeans at Conway and a pair of boots at Payless. For food, he stopped at the 99-cent store on the corner and picked up his usual meals: Ramen noodles (five packs for 99 cents). He bought a \$10 MetroCard, and he paid back two co-workers—he'd borrowed \$15 from one and \$5 from another.

By Monday, Robert had only \$150 left and eleven days to go until the next payday. On other Mondays after payday, he'd been in worse shape, down to \$100. His plan, as always, was to hold on to as much of his money for as long as possible.

Some pay periods, when he felt slightly more flush, Robert tried to tackle his debt. He had stopped using his two credit cards a while ago, but he still owed \$4,331.03 on one card and \$395.92 on the other. The cards were so old he couldn't remember everything he'd bought with them. He did try to pay them off every now and then—he'd paid \$12 toward the larger debt last month—but because of late fees and interest rates, the amounts on the cards kept growing.

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After his shift, Robert Gonzales wanders around the West Village.  
(Photo: Jessica Dimmock)

There was another debt he had, too: \$6,570.88 for a student loan from eight years earlier, when he'd attended college. The government had recently started taking \$93.23 out of his bank account each month to reclaim this loan, which was why his last bank statement had read -\$146.53. He had one other bank account: a high-yield money-market account he'd set up for his two children as a college fund. It held \$61.80.

As the summer came to an end, Robert's birthday approached, and when he talked about it his voice filled with dread. "I'm going to be 31 and still living with my parents," he said. "That's embarrassing." It was a problem not easily fixed, however. He'd been scanning the apartment ads in the Daily News, but even in the Bronx, he couldn't find a one-bedroom for less than \$700 or \$800 a month—which was more than he could afford.

This wasn't the future he'd imagined for himself when he was a child. "I was rich," he says. "It was like Camelot. Anything I wanted, I got." The family wasn't rich by most people's standards, but by the standards of a young boy, they were. "No worries," Robert says. "Those were the golden years." Born in the Bronx to parents who had emigrated from Central America—his mother is from Guatemala, his father from Honduras—Robert is the sixth of seven children. His father, a former fisherman, found work in New York as a porter at a movie theater; his mother worked as a cleaning lady and at a post office. They both worked so many hours that Robert's older sisters had to help raise him.

Robert dropped out of Morris High School in his senior year, determined to follow the fast-money lifestyle he saw other boys chasing. But after a friend was killed making a drug delivery, he changed his mind. He enrolled in night school, earned his high-school diploma at 20, and, with the encouragement of his oldest sister, who lived upstate, he moved north to attend Sullivan County Community College. It wasn't easy to get around the Catskills without a car, but he managed to find a job he could get to by bus: security guard at the Concord Resort Hotel. The job covered his housing and food, and he got a loan to pay his tuition.

Near the end of his freshman year, he learned that his girlfriend in the Bronx was pregnant with his baby. Soon, she and the baby and her two daughters from a previous marriage moved upstate to be with him. Suddenly, at 22, Robert went from worrying only about himself to having four more people to feed.

They found an apartment in Monticello, and Robert paid the rent by working the deli counter at a Wal-Mart SuperCenter after his classes. In the summer, he did security work at Kutsher's Country Club. His girlfriend got a job as a cashier at ShopRite. The stress of supporting a family of five and also going to school was enormous. The couple fought all the time. "It was always about financial things," Robert says. "Most relationships end up this way: You're not making enough, and it all ends up turning sour."

After a few years, Robert's girlfriend decided to move back to the Bronx. "I wasn't ready to be a father," he admits. "I was going to school, going to work. And I have these three little girls and they wanted to play. If I could take those days back ... " In 2001, Robert dropped out of college and moved in with his girlfriend's family in the Bronx. He was the main breadwinner in the couple; she collected disability because she has sickle-cell anemia.

Over the next four years, he worked six different security jobs. The best one was at JFK airport. "A cool gig," he says. The commute was at least two and a half hours each way, but he got paid \$13 an hour. He lost the job when the Transportation Security Administration took over the airport's security. In the summer of 2005, he joined Tristar Patrol Service. By then, Robert was 29 years old and had been working for thirteen years. Tristar was his 23rd job.

Most days, Robert doesn't eat breakfast and sometimes doesn't eat lunch, either. When he does eat at work, he usually gets a discount, since everyone around his job knows him. The guy at the bodega lets him buy a drink for \$1—instead of the usual \$1.25. And the hot-dog-cart guy shaves a quarter off the price, too, selling him hot dogs for \$1.25.

Halfway through his two-week pay period, Robert had \$125 left. He wanted to save it for the following weekend, when he might see his kids. By now, he had a second child, a 3-year-old son, but since his girlfriend split up with him Robert never knew exactly when he'd see them. When he did, he wanted to make sure he had money in his pocket; they always seemed to need something—new clothes or school supplies.

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Napping in Union Square Park between work and an appointment.  
(Photo: Jessica Dimmock)

On this Thursday, by the time he got off work, all he'd had was a grape drink. He changed out of his uniform and walked up Centre Street toward Chinatown. "I don't want to rush home to the Bronx," he explains. "It's very depressing."

Robert made his way over to the huge Buddhist temple on Canal Street, by the entrance to the Manhattan Bridge. In recent months, he'd started to come here whenever he needed some quiet. He knelt before the golden Buddha at the front and remained there for a minute or two, his hands clasped, eyes closed. Visiting this temple was part of his strategy for staying sane, for preventing himself from becoming too angry or frustrated or depressed.

When he got back outside, he spotted a Fung Wah bus, which offers \$15 rides to Boston. "Sometimes I just want to get on that bus and leave and start a new life," he says. Instead, he bought a jumbo hot dog (92 cents) and headed north, walking all the way to Union Square.

Stepping into the apartment of Robert's parents, you can see why he's not eager to hurry back here after work. His brother died two years ago after a battle with AIDS, and a sense of grief seems to permeate the place. His brother's stuff is still in his bedroom, clothes piled into trash bags. Robert's mother told him to sleep in his brother's bed, but Robert

refuses. He'd rather spend nights on the sofa in the living room, even though he wakes up every night at 1 A.M. when his mother returns from her job as a bathroom attendant at a restaurant.

Shortly after his brother died, Robert, in a fit of rage, had called his ex-girlfriend again and again in the middle of the night, hurling insults and curses at her over the phone. She called the cops; he was arrested for harassment and spent six nights in jail. By the time he got out, he'd missed his brother's funeral and lost his job. That was the lowest point of his life. He was grief-stricken, broke, unemployed, angry at his ex, angry at himself. Alone in the apartment one day, he sat down on the sofa with a gun in his hand. He placed a photo of his children on the floor in front of him and stared at it for a while, maybe an hour. Eventually, the picture of them smiling up at him persuaded Robert to set down the gun.

The day before payday is always the most stressful. Most, if not all, of Robert's co-workers live paycheck to paycheck, so by now they're counting the dollars in their wallet, trying to figure out if they have enough to make it to payday. Today, two guards asked Robert for money. He turned them down. "I'm very selective about who I loan money to," he says, adding that only four co-workers meet his criteria. "I know I won't have to go after them and chase them around."

Many of his colleagues have a second job, or they have another way to make money on the side, like selling Avon products. Robert had recently begun picking up DVDs for \$2 on Canal Street, then turning around and selling them to friends and acquaintances for \$5. This pay period, he'd made about \$25 selling DVDs. It wasn't much, but he thought of it as subway money, since it cost him \$20 a week just to commute to work.

By now, even with his side income, Robert was down to \$27. The prior weekend, his ex-girlfriend had called with tickets to an amusement park in New Jersey. He leaped at the chance to spend time with his kids. At the park, he spent \$60 on food and gave his ex-girlfriend \$50 to play carnival games. It was the happiest day he'd had in a long time. On his key chain, he carries a photo of himself and his son zooming down a water ride.

Twenty-seven dollars was more than he usually had on the day before payday. He was no further ahead than he had been before his last paycheck—he was still sleeping on his parents' sofa, still didn't have any money set aside for an apartment—but he hadn't fallen behind, either. Well, somehow he'd managed to rip his favorite shirt, but at least he hadn't gotten sick or injured and hadn't incurred any new debts.

Saturday would be his 31st birthday, and he was trying not to get upset thinking about it. He had plenty of dreams for the future: He talked about finishing his college degree, finding a place of his own, maybe moving back to the Catskills, perhaps even starting a business selling action figures on eBay. He wasn't sure how many of these dreams he would be able to accomplish, so he set his sights a little lower, on maybe getting a second job. Or, better yet, getting a raise to boost his \$676 paychecks. "If I could come home with at least \$800 or \$900," he says, "I'd be happy."