

EXCERPT

Broke *in* America

Seeing, Understanding, *and*
Ending U.S. Poverty

JOANNE SAMUEL GOLDBLUM *and* COLLEEN SHADDOX

Praise for *Broke in America*

“A valuable resource in the fight against poverty.”

—Publishers Weekly

“An exploration of why so many Americans are struggling financially . . . A down-to-earth overview of the causes and effects of poverty and possible remedies.”

—*Kirkus Reviews*

“Clear, concise, and packed with facts, figures, and suggestions for action, *Broke in America* shows that poverty is not the result of individual laziness or ‘bad choices’ but of economic and social policies that produce inequality by design. The catastrophe of COVID-19, which is reducing countless people to desperation, makes this book especially urgent and necessary reading.”

—Katha Pollitt, columnist for *The Nation*

“Kudos to Joanne Goldblum and Colleen Shaddox for a book filled with wisdom, compassion, and solutions. America is a country of paradox: the world’s greatest wealth together with deeply entrenched poverty in its many forms, including homelessness, hunger, unsafe water, under-provisioned schools, and unaffordable energy, transport, health, and other basic needs. The authors open our eyes to these grim realities and how they can be overcome. This book provides a road map to a better America.”

—Jeffrey D. Sachs, university professor at Columbia University

“*Broke in America* is a tour de force. The authors strip poverty to its bare truth. Millions of people in a nation of plenty cannot afford basic needs such as water, housing, food, energy, education, and mental health access. Thanks to Joanne Goldblum and Colleen Shaddox, there is no ignoring the immorality or the inhumanity of that—nor of the path forward. Their engrossing, well-researched, and compelling analysis delves into the role that discrimination, sexism, and racism play in trapping people in poverty, and outlines policies to help them ladder out of it. It

is a timely call to action for anyone who dares to envision a world that does not resign children, seniors, or neighbors to poverty and suffering. In doing so, this important book should be a North Star for generations to come.”

—Rosa DeLauro, US Representative, Connecticut

“Joanne Goldblum has been working for decades to bring diapers—a basic staple of childcare—to low-income families. Her new book, written with Colleen Shaddox, a writer and activist working to reduce the number of children the United States incarcerates, explains why America must fix the problem of poverty rather than blaming it on the people it afflicts. Goldblum and Shaddox also offer a road map to a better future.”

—Emily Bazelon, national bestselling author of
Charged and *Sticks and Stones*

“In the richest country in the history of the world, an eye-opening and humanizing testament to the realization that no one should be poor. At a time of crisis when we are re-envisioning and reconstructing our relationship with government and with each other, this is the book we need.”

—Mona Hanna-Attisha, author of *What the Eyes Don't See*
and pediatrician in Flint, Michigan

“At a tumultuous time in US history, many of us are asking ourselves what kind of country we want. I hope that we can work toward the vision laid out in *Broke in America*: a United States without poverty.”

—Jodie Adams Kirshner, author of
Broke: Hardship and Resilience in a City of Broken Promises

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BenBella Books, Inc.
Dallas, Texas

A note about names: We generally refer to people by their full names on first reference and last names on subsequent references. In some cases, we use first names repeatedly to distinguish between family members. In others, we use first names only in the interest of confidentiality. In a few cases we use pseudonyms to protect identities. Wherever we've done this, we have indicated it by using quotation marks around the name the first time it appears. We never used the real names of children. In some cases, we used pseudonyms because people divulged that they had broken the law, feared involvement with the child welfare system, talked about sensitive health information or their experiences with domestic violence or homelessness, or because they simply did not want to be identified as a person living in poverty.



“I just want people that read this book to understand that we’re not losers. We’re not lowlives. We’re human beings that want everything in life just like everybody else. It’s just that we don’t have the funds to back it up, as some people do. It doesn’t make us losers, doesn’t make us jerks. It makes us human beings who want better for ourselves. Just because of where we live doesn’t mean we’re losers or jerks. We’re good people. If people just take the chance to learn that, understand that, and learn what we’re going through, that’s all I ask: to be treated decently.”

—Shane Ward, a former truck driver who had to give up driving because of disability. He is now a full-time caregiver to his mother.



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Review Copy



Foreword

The year 2020 exposed how thin the margins are for the average American. A seemingly robust economy that always did way more for those on top than everyone below cratered, burdened by a virus for which the nation was unprepared. Startling statistics that say an overwhelming majority of Americans had less than \$1,000 in savings, and those numbers informed what we all should have known—financial insecurity has become a way of life in the United States, and its greatest test in recent memory is upon us.

I first met Joanne Goldblum in 2019, when few of us knew what was around the corner. I'll always remember how impressed I was by the simplicity of her message, the basic ideas of how things like diapers and feminine hygiene projects affected American lives, both in quality and mechanics. Children deserve to be clean. Parents shouldn't worry about such basic things. And the resources exist to make things better for all, should we simply commit to sharing them responsibly.

To improve the lives of all Americans, we must first care about them. For many, the first step toward caring is developing an awareness of the conditions under which many of our brothers and sisters live. Cowritten by Joanne and her colleague Colleen Shaddox, *Broke in America* is an important look into those lives, an exposure of what it takes for so many to simply hold on, let alone thrive. Privilege of many forms can insulate anyone from the daily struggles of others, allowing the fortunate to rest on reasonable—but fallacious—assumptions, like

figuring everyone can provide essentials for themselves and their families, so long as they are responsible.

The truth is, poverty reflects no moral judgments. Failing to handle the basics is a failure of society before it speaks to any individual. Millions fight heroically to live but are shamed by those with no idea how hard it is for so many to get by. We stigmatize warriors to valorize those protected from the fight. We praise so-called “excellence” while downplaying the good luck it takes to achieve in America, but we turn our eyes away from the strength of those whom we barely notice.

Americans deserve better. *Broke in America* spells out how little so many receive. My hope is that seeing American life in these terms will inspire others, as I have been, to consider what we can do to make things better. And, in cases like mine, to reflect on why it took so long to realize both how necessary collective effort is, and the smaller things many of us could do to make a sizable impact.

Our country’s future is uncertain. To protect ourselves and each other, we must examine our problems. *Broke in America* is a great place to start.

Bomani Jones

Introduction

In early 2020 poverty in the United States was exposed in a way it never had been before. When a global pandemic led local and national governments to close businesses and issue stay-at-home orders, unemployment swelled to levels not seen since the Great Depression. Businesses failed. For managerial and professional workers, who could work remotely, paychecks were more likely to keep coming in the pandemic. Meanwhile, in April 2020, the United States lost 7.65 million leisure and hospitality jobs, 2.1 million retail jobs, and 1.33 million manufacturing jobs.¹ Workers newly branded “essential” continued to labor in grocery stores and nursing homes where they risked their lives for wages below what they needed to pay their bills. COVID-19, of course, did not create US poverty; it merely brought it into the light. Like the virus itself, the economic toll of the pandemic was felt most acutely by people with underlying vulnerabilities.

Even before the novel coronavirus struck, most people in this country had less than \$1,000 in savings.² In the middle of a strong economy, workers were existing paycheck to paycheck because income growth has lagged behind the cost of living for decades, while corporate profits and CEO pay soared.

Just as the United States should have done much more to prepare public health infrastructure to confront a pandemic, it should have done much more to ensure financial resiliency among its population. The current economic suffering is by no means inevitable, and neither is the

suffering that has plagued lower-income US Americans for decades. Our contention is that poverty can be eradicated in this country. It persists, in part, because of horrible misconceptions about people in poverty.

A common saying—accepted as wisdom, available on posters and T-shirts meant to be inspirational—reveals a tragic misunderstanding about poverty and its causes: “Give a man a fish, and you feed him for a day; teach a man to fish, and you feed him for a lifetime.” Antipoverty efforts should stop making assumptions about people’s fishing abilities. Maybe the river is fished out. Maybe that man is too weak with hunger to pick up a pole. Maybe “he” is actually a “she,” and the anglers’ club that controls the river doesn’t admit women. It is past time to stop judging and give that hungry person a fish.

Historically, the United States has approached poverty as a lack of knowledge, or perhaps of character and ambition, when in fact it stems from a lack of resources. We hope you’ll adopt that definition as you travel with us across the country, from a dying farm town where the tap water is so dirty it looks like chocolate milk, to Los Angeles’ Skid Row, where a quarter of the residents report eating out of garbage cans steps away from a new Whole Foods. Nearly all the research for this book was done before the pandemic. The stories you will read here are not the product of extraordinary times. Poverty is quite ordinary in the US.

When you focus on basic needs—water, food, housing, energy, transportation, hygiene, and health—and learn about the significant barriers that many US Americans face in obtaining them, you cannot help but realize that poverty is close to inevitable for low-wage workers and their children. Solutions fall short because they often try to “fix” people in poverty rather than eliminate poverty itself.

They don’t need to change. The world does.

And it can. US policy has shaped a society where people can easily become trapped in poverty—not because this country lacks the resources to lift them out, but because it chooses not to. In the case of every basic

need, there are clear barriers consciously erected that deny access for people in poverty.

When people don't have the necessities of life, poverty becomes quicksand. An educator who runs a program that trains women in poverty to qualify for high-paying manufacturing jobs told us that attendance suffers in the winter. Her students are sick during the cold weather because they cannot afford to heat their apartments. Too many absences, and they must leave the program. Parents who cannot afford diapers are turned away from daycare centers. Research shows that parents who cannot purchase enough diapers for their children miss an average of four work days a month. Poverty makes it harder to stay healthy, clean, punctual, well-fed . . . a litany of things that help you to earn a living.

The truth of poverty is generally hidden by economic and racial segregation where US Americans live, study, and work. We have spent our careers moving past those barriers: Joanne, as a social worker and later the founder of a nonprofit; Colleen, as a journalist. Even before we began writing this book, we were privileged to share people's journeys, to learn how the daily struggle for basic needs exhausted both tangible and intangible resources . . . and to marvel at how people keep going, day after day. We are deeply grateful to people who welcomed us into their homes, workplaces, and places of worship. We are grateful to people without homes, who sat with us on sidewalks and had brave and honest conversations. The strength and generosity of these people—the people for whom No Loitering signs were invented—leaves us awestruck.

This book combines heartbreak and hope, the twin streams always at the source of advocacy. The way things are is unfair and inhuman. That's the heartbreak. But poverty is not gravity. It's not a law of nature. It's not fate. That's the hope. In the following pages, you'll get a look inside the lives of people in poverty—for the most part, people in the deepest and most intractable deprivation.

Part I, “Basic Needs,” examines concrete poverty, its causes, and its consequences. Each chapter also includes clear action steps that detail something you can do to drive change. Sometimes these will be highly personal. For example, in chapter 2 we’ll talk about how many US Americans do not have access to clean water. Our action suggestions include refusing to drink bottled water because that industry is contributing to bad water stewardship in vulnerable communities. That’s a personal action. We also provide a link to a blueprint for a fair water rate system that will ensure people do not lose access to water because they cannot pay for it. That’s a public action that requires advocacy.

Part II, “Forms of Oppression,” shows how the disadvantage of economic hardship is compounded for people oppressed by racism, sexism, and other forms of discrimination. We frequently acknowledge that in part I, but we focus on it intensively in part II, where we also spotlight the perverse role that government plays in the lives of low-income people and the complicated relationship between economics and mental illness. In order to truly understand US poverty, it is critical to understand how it reinforces and is reinforced by other forms of oppression.

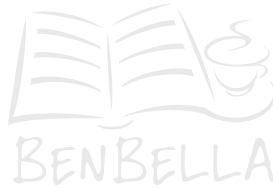
Part III, “Solutions,” includes a summary of policies currently being promoted within the US to expand economic justice. We offer evidence of how they have and have not worked elsewhere. The true solution to US poverty, however, is each of us, which is why we conclude with a primer on organizing and activism.

The final chapter of the book is a guide to advocacy, which is something everyone can and should do. Advocates are simply people who refuse to go away. Personal actions and advocacy are often seen in opposition to each other, but they can and should work together. For example, we suggest that you take action to end period poverty by starting a basic needs bank or working to supply your child’s school with pads and tampons. That good action can be made even better by taking pictures of your supply drive and sharing them with your local news organization or legislator with information about how pervasive period poverty is in

your community, how sales tax laws affect the problem, and why providing these products in public buildings will help people participate more fully in life.

As our nation and our world were thrust into the largest disaster of our lifetimes, wishes for a return to “normal” morphed into a recognition that many things would be permanently changed by the pandemic. It is a time to question everything we once accepted as simply “the way things are,” from the handshake to the salad bar. As we rebuild our lives and our society, we must make no room for poverty. Nobody in the United States needs to be poor—not today, and not ever.

Review Copy



CHAPTER 1

Seeing US Poverty

Throwing Out the Caricature

Review Copy



If we want to address poverty—to understand and end it once and for all—we have to see it first. And that presents a challenge for many of us. Poverty has been largely invisible during the lifetimes of most US Americans who are not themselves poor.

That is changing. As poverty becomes more common, we will either confront it or become a nation resigned to overwhelming economic inequality. Even before the pandemic caused a prolonged shutdown of the US economy, a growing number of households were struggling to pay their bills. In short order, things are going to get much better or much worse.

Economic and racial segregation have always been common here. Slavery on these shores predates the founding of the United States; and some European arrivals came here as indentured servants. As we'll discuss in chapter 9, continued inequity is no accident. A century of

government policy has carefully constructed homogeneous communities. People in poverty have had few housing options outside isolated neighborhoods. There is generally little reason for people who do not live in these neighborhoods to visit them. By definition, these areas do not have shopping or employment opportunities that would draw in outsiders. Upper-income US Americans are unlikely to have neighbors—or classmates, or coworkers, except perhaps subordinates—who are poor.

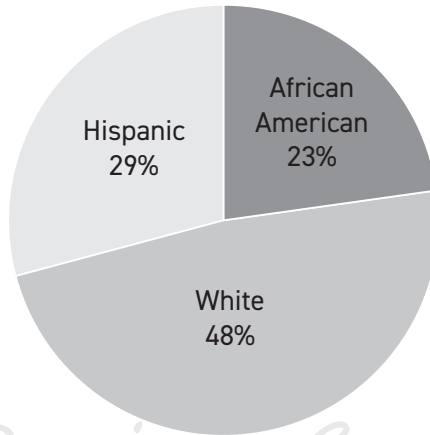
Literally unable to see their countrymen and women in different economic classes, US Americans with more money have bought into complex and damaging mythologies that blame people, not systems, by portraying low-income people as lazy, given to vice, or in some other way inherently flawed. Their conception of poverty and people in it is overly dependent upon representations in media. However, movies and television largely exclude them. A survey of the hundred highest-grossing US films found that only two directly addressed poverty: *My Fair Lady* and *Lady and the Tramp*.¹ When Hollywood does put lower-income characters in the picture, the results tend to reinforce negative stereotypes, as public policy expert Stephen Pimpare writes in a blog post entitled “The Poverty of American Film”:

When a character is poor or homeless, that is ordinarily the most important thing about them, and when movies try to explain why people are in such a state, the causes are rooted in individual failure or a dramatic, tragic event. There is almost never a sense of the political and economic forces that create poverty and make it a common occurrence. Blaming people for their poverty serves a function, obviating the need for policy change or a reallocation of resources. It relieves us, the viewer, of the obligation to press public institutions to operate more equitably. It reassures us that the world is as it is for a reason, and even if things are grim for some, it's ultimately their own fault or the hand of God. There is, either way, nothing to be done.²

Even journalism can be a poor source of information about poverty—for two reasons. One, there is not nearly enough reporting on the topic in the United States, with only a handful of news organizations making poverty an actual beat. And two, journalists come to their profession with the same biases that muddle the broader society, and that affects the work they produce. For example, a 2015 study of poverty coverage in *Newsweek*, *Time*, and *US News & World Report* found that African Americans were overrepresented in these stories, particularly when the stories focused on government assistance.³ This suggests that things haven't changed all that much since 1976, when Ronald Reagan condemned a “welfare queen,” an African American woman who fraudulently collected large sums in food stamps, veterans' benefits, and other government payments. The woman was real, but certainly not typical. Yet she became a symbol of people receiving welfare and a shorthand for racist condemnations of people in poverty, particularly women.

In fact, most Americans in poverty are white: more than 18 million individuals according to census data, while 11 million Hispanics and 8.6 million African Americans are in poverty as well. Yes, racial and ethnic minorities are poor at higher rates. But if you want to picture a typical American in poverty, picture a white person—more specifically, a white child. One in five US children live in poverty, as opposed to one in eight adults, according to census data. When it comes to the typical recipient of needs-based government assistance, again picture a white child. Whites are the largest group receiving aid from the Supplemental Nutrition Assistance Program,⁴ which has 39.7 million recipients, and Medicaid,⁵ which enrolls 70.6 million.⁶ Temporary Aid to Needy Families (TANF) recipients tend to be minority, but this is a relatively small program with fewer than 2 million participants.⁷ Racial and ethnic minorities are receiving this help at higher rates because they are in poverty at higher rates. But the color of poverty in the US is still most often white. Depictions of poverty, however, focus on people of color and play into stereotypes and prejudices.

US Americans in Poverty by Race, 2020



Source: US Census data

HOW POOR IS POOR?

Now, all the data we just cited are based on government measures that do not capture the enormity of need in the United States. The federal poverty guidelines are set annually by the Department of Health and Human Services and used to determine eligibility for benefits. In 2020 a family of three was considered in poverty with an income below \$21,720. The level is slightly adjusted for Alaska and Hawaii, but uniform across the contiguous United States and DC, despite widely varying living costs. It is also based on the cost of food, which has not risen as rapidly as the cost of other basic needs. The methodology for calculating the poverty line emerged from work published in 1963, when fewer women worked outside the home,⁸ so the cost of childcare, additional commuting and clothing expenses, and other financial burdens are not captured.

All of this makes the poverty guidelines not a broad measure of poverty but a measure of how many US Americans have fallen into the deepest and most desperate circumstances. For example, a market report

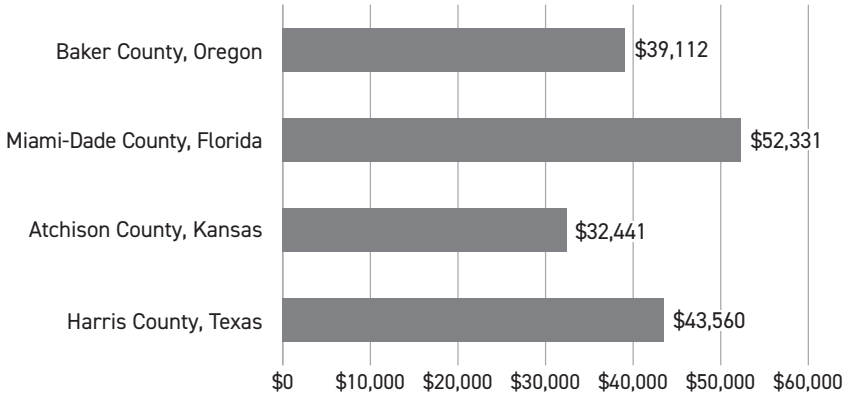
found that the median rent for a two-bedroom unit in the United States in early 2020 was \$1,197,⁹ which over the course of a year would consume *two-thirds* of the \$21,720 that the poverty guidelines cite for a family of three. The US government considers housing “affordable” when it consumes no more than 30 percent of income (more on this in chapter 4). Because the poverty guidelines are so irrationally low, nonprofits and some government programs frequently set eligibility for their services at 150 or even 200 percent of the federal guidelines. But even this, particularly in higher-priced areas, is inadequate.

In contrast, this book follows a simpler definition: poverty is when a person cannot afford to meet basic needs. The Center for Women’s Welfare has calculated the Self-Sufficiency Standard based on a more realistic basic needs budget and varying by community. This is a much more useful measure than the federal poverty guidelines. So far, the standard has been calculated for forty-one states. Where we live, in Connecticut, the project determined that the annual standard for a family of three, with one child in day care, would range from \$63,896 in Windham to \$81,937 in Bridgeport.¹⁰ Even in the most affordable part of our state, a family would need close to triple the federal guidelines to meet their basic needs.

The US Census Bureau reported that 11.8 percent of residents, or 38.1 million people, were living in poverty in 2018, using the federal poverty threshold. If that were the full extent of the suffering caused by economic injustice in the world’s richest country, it would demand major and immediate reform. Yet that is not nearly the whole story.

A full 38 percent of US Americans have difficulty consistently meeting their basic needs, according to a large Urban Institute study.¹¹ This would translate to more than 123 million individuals. The study defined basic needs as housing, food, utilities, and health care. It did not even address hygiene products, transportation, or many other clearly non-optional expenses.

Self-Sufficiency Wages in Select US Counties



Source: Center for Women's Welfare, selfsufficiencystandard.org; all figures are for one adult and a preschooler in 2020.

A 2019 industry survey found that nearly 70 percent of US Americans had less than \$1,000 in savings.¹² This, of course, was during a period when the country was ostensibly approaching full employment. After COVID-19 created unemployment levels higher than the US had seen since the Great Depression, it is reasonable to surmise that many savings accounts have been decimated.

POVERTY IS GROWING AND SPREADING

US Americans are in this state because their earnings have not kept pace with the cost of living. This is not because there is not the money to pay them. The gross domestic product grew in seventeen of the last twenty years. Corporate profits have been consistently rising since the 1980s. CEO pay rose 940 percent between 1978 and 2018.¹³

Further down the organizational chart, it is a different story. US workers made only 12 percent more in 2018 than they did in 1978.¹⁴ Meanwhile, rents for roughly the same period rose 45 percent, according

to census data. Between 1984 and 2018 health-care costs increased 101 percent.¹⁵ Less than half as many workers belong to unions as were members in the 1980s, and states have only recently started heeding calls for significant minimum wage hikes.

Furthermore, the gig economy is blurring the line between the employed and the unemployed. Too many US Americans make a good wage some days, but not others, and lack access to employer-assisted health coverage, sick pay, or retirement savings. In 2018 more than 20 percent of the national workforce was in a job that could be labeled “contingent” or “alternative,” the Bureau of Labor Statistics reported.¹⁶

Work alone is often not a way out of poverty. Work, for a growing segment of the country, does not even pay enough to keep one’s head above water. While education is strongly associated with higher wages, it is getting to be less and less of a guarantee of prosperity. The number of college graduates in poverty is growing. In 2017 the Census Bureau put the number of bachelor’s degree holders in poverty at 3.3 million, or 4.3 percent. Remember, the census uses the official poverty threshold. So that’s really 3.3 million college graduates in deep poverty, with considerably more experiencing poverty by our definition.

For most of US history, the country has avoided an honest discussion of economic injustice by segregating people in poverty and by heaping stigma upon them that serves to falsely blame them for their lack of resources. *Why don’t they work harder? Why don’t they go back to school?* That strategy will be less and less tenable as more Americans experience economic hardship. No longer will naysayers be able to point to “welfare queens,” in part because government assistance is so pitifully low now that few families receive cash assistance.* More to the point, it is hard to

* In 2016 only twenty families received Temporary Aid to Families for Needy Children for every hundred that met the federal definition of poverty, according to the Center for Budget and Policy Priorities.

stigmatize people in poverty when they are your brother, your coworker, your neighbor.

We take no joy in reporting that more US Americans worry about putting food on the table. But this bad news is also an opportunity because it means economic hardship is becoming more visible across a broader cross-section of families and communities. You have a choice of how to respond.

The first option, despair, would be continuing to do what US Americans have always done—vote in large numbers against their own interests. For example, polls show that nearly half the country approves of eliminating the estate tax.¹⁷ Yet less than 0.1 percent of estates are large enough to have the tax imposed on them.¹⁸ Even people harmed by economic injustice support it. We believe this is because it is more desirable in many minds to identify with wealthy people than poor ones, who are so thoroughly stigmatized in our culture. Furthermore, since people of color are disproportionately low-income and overrepresented in media about poverty issues, racism encourages even whites in poverty not to identify with others in similar circumstances.

There is another choice: empathy and action. We can try something new. We can decide to work for economic justice—either because we realize that our interests align more with people poorer than us than with people richer than us or because it is simply the right thing to do. If people of all economic levels can come together and address the systemic injustices that rob US Americans of opportunity, happiness, health, and even years of life—we can build something better.

Today, there are babies with diets so low in iron that their brains don't get enough oxygen to develop properly. There are women who have made the calculation that it's worth being beaten up a few times a week rather than leaving partners who hit them and becoming homeless. There are houses aflame because someone who couldn't afford fuel for the furnace plugged in an ancient space heater. We have seen all these things. As you read the rest of this book, you will see them, too. Then we

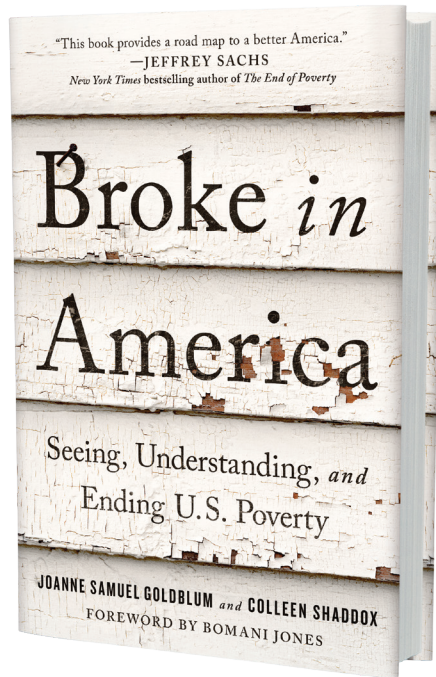
hope you'll understand that our collective duty to end poverty must not be ignored one moment more.

The next section of the book addresses basic needs: food, water, soap, transportation—things we generally take for granted in the US, though access to them is by no means universal here. That is why advice so often dispensed to people in poverty—stay in school, work hard, be thrifty—is both useless and insulting. How can you excel in school when you miss four days a month because you cannot afford tampons? How does working hard even help if your wages don't keep you fed? How can you be thrifty when the only grocery you have access to is a corner store where everything is twice the price it is in a supermarket?

Instead of worrying that helping people with basic needs will create dependency, policymakers must understand that material deprivation makes economic progress unlikely at best. Poverty is a self-perpetuating ill.



Thanks for reading this excerpt of *Broke in America!*



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