THE WAY IT WORKS

WILLIAM KOWALSKI

You will be a great success in business.
You probably think you can tell if someone is homeless just by looking at them. But you’re wrong. You can’t. Because not every homeless person looks like a bum. Take it from me. I’m an expert. Nothing in this world is as it seems.

Look at that guy over there. The one in the brown uniform, unloading boxes from the delivery truck. He looks clean. He has a job. Maybe not a great one, but it’s a job. How much you think he makes? Minimum wage. Maybe a dollar more.
Well, you can’t make it on minimum anymore. Not in this city.

So how does he get by? Maybe he lives with his parents. Maybe his wife has a job too. Or maybe he washed his face and hair in the bathroom of a McDonald’s this morning. Maybe he sleeps in the back of his truck. You just don’t know.

Here’s another one. A well-dressed white lady, sitting on that bench over there. She’s got a skirt suit and high heels on. There’s a nice purse in her lap. She’s all dainty, the way she eats out of that plastic container. Her pinky sticks out like she’s at a tea party. You look at her and you think, Rich. Or at least comfortable.

But wait a minute. If she’s so comfortable, why is she just sitting there on a bench downtown at nine thirty in the morning? Could be she’s just killing time. Or maybe she has nowhere else to go. Maybe those clothes are the only nice things she owns.
Maybe she got that food out of a trash can, and she’s trying to make it last, because she doesn’t know where her next meal is coming from.

Or take this guy, now. A young, light-skinned black man. Maybe twenty-one, twenty-two years old, clean-cut, in good shape. Not a bad-looking guy. A little on the short side. He’s wearing a beautiful suit and carrying a nice briefcase. His shoes are so shiny they hurt your eyes. He’s bopping along the sidewalk like he owns the place. Full of self-confidence. A spring in his step. Looks like nothing can stop him. Like he’s on his way to take over the world.

You would never know that this well-dressed young man slept in his car last night. Or that he can only afford to eat once a day. Or that he’s been trying to get a job for the last six months, but no one will hire him.

How do I know all this?
Because that young black man is me.
I’m Walter Davis. I’m twenty years old. My moms and I moved to this city about a year ago. We didn’t know anybody here. But there was lots of opportunity. Moms was already trained as a paralegal, and I was going to community college. This city was supposed to be a new start for us. A brand-new life. The beginning of something better.

And for a while, it was.
Things started out great. Moms got a job at an important law firm. She had to work hard, but the money was worth it. It was the first professional job she ever had. Before that, she was a waitress. This was a big step up.

We got an apartment in a decent part of the city. Not too much crime, no graffiti on the buildings. Little by little, we started getting all the things we dreamed of. Nice kitchen appliances. A set of furniture for
the living room. A flat-screen tv. We even got a car. It was used, sure, but we didn’t care. Our last car wasn’t even from this century. Sometimes it didn’t even work. Now we had a steel-gray 2000 Chevrolet Caprice. It ran like a dream.

We were coming up in the world.

For my twentieth birthday, right before I graduated, Moms gave me a present. It was a suit. But not just any suit. It was a pin-striped wool Turnbull & Asser. She also gave me a pair of Tanino Crisci shoes and an Underwood briefcase. It must have cost her thousands. I told her to take it all back. But she said she wanted me to look my best when I started going on job interviews. The world judges a man by how he looks, she said.

I don’t think I ever saw my moms really happy until we moved here. And I was happy too. We had it rough for a long time. Happiness was a welcome change.
Then came the life-insurance exam. Moms wanted some security for me, in case anything happened to her. She could get a good deal on a policy, but she had to go see a doctor first. No big deal, right?

Except the doctor found a spot on her lungs. “Oops,” he said. “You better get that checked out.”

So she did. There wasn’t just one spot. There were more. It turned out to be advanced lung cancer. How did that happen? Moms didn’t even smoke.

I’ll make a long story short. I don’t like feeling sorry for myself.

There was to be no life insurance. Soon, my moms was too sick to work. She lost her health insurance. I took care of her as best I could. She passed away in a public hospice, in a room full of other dying people. I was holding her hand.

At least I was there for her. Some folks in that place died alone.
I kept on trying to find a job. No one was interested. Times are tough.

Soon our building went co-op. I couldn’t afford to buy in. They told me I had to leave.

I sold all the things we were so proud of: television, furniture, appliances. That gave me some cash. Not much though. Enough to get by for a couple of months.

I started looking for a new apartment. But guess what? Landlords don’t want tenants who don’t have a job. It’s that simple. No job, no apartment. That’s the way it works.

I moved the few things I still owned into the trunk of my car. The first night I had to sleep in the backseat, I vowed it would be the last.

But it wasn’t.

Boom. Just like that, I was homeless.

It really is that easy to lose everything, all in the blink of an eye.