



A REPORTER AT LARGE

## AIN'T NO MIDDLE CLASS

*The Mertens of Des Moines, Iowa, once considered themselves middle class. But now their debts outweigh their dreams—and they explain why so many Americans are faring worse than before.*

BY SUSAN SHEEHAN

**A**T ten o'clock on a Tuesday night in September, Bonita Merten gets home from her job as a nursing-home aide on the evening shift at the Luther Park Health Center, in Des Moines, Iowa. Home is a two-story, three-bedroom house in the predominantly working-class East Side section of the city. The house, drab on the outside, was built in 1905 for factory and railroad workers. It has aluminum siding painted an off-shade of green, with white and dark-

brown trim. Usually, Bonita's sons—Christopher, who is sixteen, and David, who is twenty and still in high school (a slow learner, he was found to be suffering from autism when he was eight)—are awake when she comes home, but tonight they are asleep. Bonita's husband, Kenny, who has picked her up at the nursing home—"Driving makes Mama nervous," Kenny often says—loses no time in going to bed himself. Bonita is wearing her nursing-home uniform,

which consists of a short-sleeved navy-blue polyester top with "Luther Park" inscribed in white, matching navy slacks, and white shoes. She takes off her work shoes, which she describes as "any kind I can pick up for ten or twelve dollars," puts on a pair of black boots and a pair of gloves, and goes out to the garage to get a pitchfork.

In the spring, Bonita planted a garden. She and David, who loves plants and flowers, have been picking strawber-

ries, raspberries, tomatoes, and zucchini since June. Bonita's mother, who lives in Washington, Iowa, a small town about a hundred miles from Des Moines, has always had a large garden—this summer, she gave the Mertens dozens of tomatoes from her thirty-two tomato plants—but her row of potato plants, which had been bountiful in the past, didn't yield a single potato. This is the first year that Bonita has put potato plants in her own garden. A frost has been predicted, and she is afraid her potatoes (if there are any) will die, so instead of plunking herself down in front of the television set, as she customarily does after work, she goes out to tend her small potato strip alongside the house.

The night is cool and moonless. The only light in the back yard, which is a block from the round-the-clock thrum of Interstate 235, is provided by a tall mercury-arc lamp next to the garage. Traffic is steady on the freeway, but Bonita is used to the noise of the cars and trucks and doesn't hear a thing as she digs contentedly in the yellowy darkness. Bonita takes pleasure in the little things in life, and she excavates for potatoes with cheerful curiosity—"like I was digging for gold." Her pitchfork stabs and dents a large potato. Then, as she turns over the loosened dirt, she finds a second baking-size potato, says "Uh-huh!" to herself, and comes up with three smaller ones before calling it quits for the night.

"Twenty-two years ago, when Kenny and me got married, I agreed to marry him for richer or poorer," Bonita, who is forty-nine, says. "I don't have no regrets, but I didn't have no idea for how much poorer. Nineteen-ninety-five has been a hard year in a pretty hard life. We had our water shut off in July and in August, and we ain't never had it turned off even once before, so I look on those five potatoes as a sign of hope. Maybe our luck will change."

When Bonita told Kenny she was going out to dig up her potatoes, he remembers thinking, Let her have fun. If she got the ambition, great. I'm kinda out of hope and I'm tired.

**K**ENNY MERTEN is almost always tired when he gets home, after 5 P.M., from his job at Bonnie's Barricades—a

small company, started ten years ago by a woman named Bonnie Ruggless, that puts up barriers, sandbags, and signs to protect construction crews at road sites. Some days, he drives a truck a hundred and fifty miles to rural counties across the state to set up roadblocks. Other days, he does a lot of heavy lifting. "The heaviest sandbags weigh between thirty-five and forty pounds dry," he says. "Wet, they weigh fifty or sixty pounds, depending on how soaked they are. Sand holds a lot of water." Hauling the sandbags is not easy for Kenny, who contracted polio when he was eighteen months old and wore a brace on his left leg until he was almost twenty. He is now fifty-one, walks with a pronounced limp, and twists his left ankle easily. "Bonnie's got a big heart and hires people who are down on their luck," he says.

Kenny went to work at Bonnie's Barricades two years ago, and after two raises he earns seven dollars and thirty cents an hour. "It's a small living—too small for me, on account of all the debts I got," he says. "I'd like to quit working when I'm sixty-five, but Bonnie doesn't offer a retirement plan, so there's no way I can quit then, with twenty-eight years left to pay on the house mortgage, plus a car loan and etceteras. So I'm looking around for something easier—maybe driving a forklift in a warehouse. Something with better raises and fringe benefits."

On a summer afternoon after work, Kenny sits down in a rose-colored La-Z-Boy recliner in the Mertens' living room/dining room, turns on the TV—a nineteen-inch Sylvania color set he bought secondhand nine years ago for a hundred dollars—and watches local and national news until six-thirty, occasionally dozing off. After the newscasts, he gets out of his work uniform—navy-blue pants and a short-sleeved orange shirt with the word "Ken" over one shirt pocket and "Bonnie's Barricades" over the other—and takes a bath. The house has one bathroom, with a tub but no shower. Last Christmas, Bonita's mother and her three younger brothers gave the Mertens a shower for their basement, but it has yet to be hooked up—by Kenny, who, with the help of a friend, can do the work for much less than a licensed plumber.

Kenny's philosophy is: Never do today what can be put off until tomorrow—unless he really wants to do it. Not that he is physically lazy. If the Mertens' lawn needs mowing, he'll mow it, and the lawn of their elderly next-door neighbor, Eunice, as well. Sometimes he gets up at 4:30 A.M.—an hour earlier than necessary—if Larry, his half uncle, needs a ride to work. Larry, who lives in a rented apartment two miles from the Mertens and drives an old clunker that breaks down regularly, has been married and divorced several times and has paid a lot of money for child support over the years. He is a security guard at a tire company and makes five dollars an hour. "If he doesn't get to work, he'll lose his job," Kenny says. In addition, Kenny helps his half brother Bob, who is also divorced and paying child support, with lifts to work and with loans.

Around 7:30 P.M., Kenny, who has changed into a clean T-shirt and a pair of old jeans, fixes dinner for himself and his two sons. Dinner is often macaroni and cheese, or spaghetti with store-bought sauce or stewed tomatoes from Bonita's mother's garden. He doesn't prepare salad or a separate vegetable ("Sauce or stewed tomatoes is the vegetable," he says); dessert, which tends to be an Iowa brand of ice cream, Anderson Erickson, is a rare luxury. Kenny takes the boys out for Subway sandwiches whenever he gets "a hankering" for one. Once a week—most likely on Friday, when he gets paid—he takes them out for dinner, usually to McDonald's. "It's easier than cooking," Kenny says.

Because Bonita works the evening shift, Kenny spends more time with his sons than most fathers do; because she doesn't drive, he spends more time behind the wheel. Christopher, a short, trim, cute boy with hazel eyes and brown hair, is one badge away from becoming an Eagle Scout, and Kenny drives him to many Scouting activities. This summer, Kenny drove Eunice, who is eighty-five, to the hospital to visit her ninety-year-old husband, Tony, who had become seriously ill in August. After Tony's death, on September 12th, Kenny arranged for the funeral—choosing the casket and the flowers, buying a new shirt for Tony, and chauffeuring the boys to the private view-

ing at the funeral home. "Everyone was real appreciative," he says.

At around eight-thirty on evenings free from special transportation duties, Kenny unwinds by watching more television, playing solitaire, dozing again, and drinking his third Pepsi of the day. (He is a self-described "Pepsiholic.") Around nine-fifty, he drives two miles to the Luther Park nursing home for Bonita.

**B**ONITA MERTEN leaves the house before 1 P.M., carrying a sixteen-ounce bottle of Pepsi (she, too, is a Pepsiholic), and catches the bus to work. She is dressed in her navy-blue uniform and white shoes. Since the uniforms cost thirty-three dollars, Bonita considers herself lucky to have been given a used one by a nurse's aide who quit, and she bought another, secondhand, for ten dollars. Luther Park recently announced a mandatory change to forest-green uniforms, and Bonita does not look forward to having to shell out for new attire.

Bonita clocks in before one-forty-five, puts her Pepsi in the break-room refrigerator, and, with the other evening aides, makes rounds with the day aides. She and another aide are assigned to a wing with twenty long-term residents. "The residents have just been laid down on top of their beds before we get there," Bonita says. "First, I change water pitchers and give the residents ice—got to remember which ones don't want ice, just want plain water. We pass out snacks—shakes fortified with proteins and vitamins, in strawberry, vanilla, or chocolate. They need the shakes, because they ordinarily don't want to eat their meals. While I'm doing that, the other aide has to pass out the gowns, washrags, and towels, and the Chux—great big absorbent pads—and Dri-Prides. They're adult snap pants with liners that fit inside them. We don't call them diapers, because they're not actually diapers, and because residents got their pride to be considered."

At three-thirty, Bonita takes a ten-minute break and drinks some Pepsi. "We start getting the residents up and giving showers before our break and continue after," Bonita says. "Each resident gets two showers a week, and it works out so's I have to shower three patients a day."

One aide eats from four-thirty to five, the other from five to five-thirty. Until

August 1st, Bonita bought a two-dollar meal ticket if she liked what was being offered in the employees' dining room. When the meal didn't appeal to her—she wouldn't spend the two dollars for, say, a turkey sandwich and a bowl of cream-of-mushroom soup ("I don't like it at all")—she either bought a bag of Chee-tos from a vending machine or skipped eating altogether. On August 1st, the nursing home reduced meal tickets to a dollar. "Even a turkey sandwich is worth that much," she says.

The residents eat at five-thirty, in their dining room. "We pass trays and help feed people who can't feed themselves," Bonita says. "Sometimes we feed them like a baby or encourage them to do as much as they can." At six-thirty, Bonita charts their meals—"what per cent they ate, how much they drank. They don't eat a whole lot, because they don't get a lot of exercise, either. We clear out the dining room and walk them or wheel them to their rooms. We lay them down, and we've got to wash them and position them. I always lay them on their side, because I like lying on my side. I put a pillow behind their back and a blanket between their legs. We take the false teeth out of those with false teeth, and put the dentures into a denture cup for those that will let us. A lot of them have mouthwash, and we're supposed to rinse their mouth. We're supposed to brush their teeth if they have them. After everyone is down, we chart. We check off that we positioned them and if we changed their liners. I'm supposed to get a ten-minute evening break, but I hardly ever take it. Charting, I'm off my feet, and there's just

too much to do. Often we're short—I'll be alone on a hall for a few hours. The last thing we do is make rounds with the shift coming in. I clock out by nine-forty-five. Ninety-nine per cent of the time, Kenny picks me up. When I had different hours and he'd be bowling, his half brother Bob picked me up, or I took a cab for five dollars. The bus is one dollar, but it stops running by seven o'clock."

Bonita has worked all three shifts at Luther Park. The evening shift currently pays fifty cents an hour more than the day shift and fifty cents less than the night shift, but days and nights involve more lifting. (In moving her patients, Bonita has injured her back more times than she

can remember, and she now wears a wide black belt with straps which goes around her sacroiliac; she also uses a mechanical device to help carry heavy residents between their wheelchairs and their beds.) Bonita's 1994 earnings from Luther Park were only eight hundred and sixty-nine dollars higher than her 1993 earnings, reflecting an hourly increase in wages from six dollars and fifty cents to six-sixty-five and some overtime hours and holidays, for which she is paid time and a half. This July 1st, she received the grandest raise that she has ever had in her life—seventy-five cents an hour—but she believes there is a hold-down on overtime, so she doesn't expect to earn substantially more in 1995. Luther Park gives her a ham for Easter, a turkey for Thanksgiving, ten dollars for her birthday, and twenty dollars for Christmas.

Bonita rarely complains about working at the nursing home. "I don't mind emptying bedpans or cleaning up the residents' messes," she says. She regards her job, with its time clocks, uniforms, tedious chores, low wages, penny-ante raises, and Dickensian holiday rewards, as "a means to a life."

**B**ONITA AND KENNY MERTEN and their two sons live in a statistical land above the lowly welfare poor but far beneath the exalted rich. In 1994, they earned \$31,216 between them. Kenny made \$17,239 working for Bonnie's Baricades; Bonita made \$13,977 at Luther Park. With an additional \$1,212 income from other sources, including some money that Kenny withdrew from the retirement plan of a previous employer, the Mertens' gross income was \$32,428. Last year, as in most other years of their marriage, the Mertens spent more than they earned.

The Mertens' story is distinctive, but it is also representative of what has happened to the working poor of their generation. In 1974, Kenny Merten was making roughly the same hourly wage that he is today, and was able to buy a new Chevrolet Nova for less than four thousand dollars; a similar vehicle today would cost fifteen thousand dollars—a sum that even Kenny, who is far more prone than Bonita to take on debt, might hesitate to finance. And though Kenny has brought on some of his own troubles by not always practicing thrift and by not always following principles of sound money



management, his situation also reflects changing times.

In the nineteen-sixties, jobs for high-school graduates were plentiful. Young men could easily get work from one day to the next which paid a living wage, and that's what Kenny did at the time. By the mid-eighties, many of these jobs were gone. In Des Moines, the Rock Island Motor Transit Company (part of the Chicago, Rock Island & Pacific Railroad) went belly up. Borden moved out of the city, and so did a division of the Ford Motor Company. Utility companies also began downsizing, and many factory jobs were replaced by service-industry jobs, which paid less. Although there is a chronic shortage of nurse's aides at Luther Park, those who stay are not rewarded. After fifteen years of almost continuous employment, Bonita is paid seven dollars and forty cents an hour—fifty-five cents an hour more than new aides coming onto the job.

Working for one employer, as men like Kenny's father-in-law used to do, is a novelty now. Des Moines has become one of the largest insurance cities in the United States, but the Mertens don't qualify for white-collar positions. Civil-service jobs, formerly held by high-school graduates, have become harder to obtain because of competition from college graduates, who face diminishing job opportunities themselves. Bonita's thirty-seven-year-old brother, Eugene, studied mechanical engineering at the University of Iowa, but after graduation he wasn't offered a position in his field. He went to work for a box company and later took the United States Postal Service exam. He passed. When Bonita and Kenny took the exam, they scored too low to be hired by the Post Office.

Although thirty-one per cent of America's four-person families earned less in 1994 than the Mertens did, Kenny and Bonita do not feel like members of the middle class, as they did years ago. "There ain't no middle class no more," Kenny says. "There's only rich and poor."

**T**HIS is where the \$32,428 that the Mertens grossed last year went. They paid \$2,481 in federal income taxes. Their Iowa income-tax bill was \$1,142, and \$2,388 was withheld from their paychecks for Social Security and Medicare.



*"You find that surprising, or is it just your pierced eyebrow?"*

These items reduced their disposable income to \$26,417. In 1994, Bonita had \$9.64 withheld from her biweekly paycheck for medical insurance, and \$14.21 for dental insurance—a \$620.10 annual cost. The insurance brought their disposable income down to \$25,797.

The highest expenditures in the Mertens' budget were for food and household supplies, for which they spent approximately \$110 a week at various stores and farmers' markets, for a yearly total of \$5,720. They tried to economize by buying hamburger and chicken and by limiting their treats. (All four Mertens like potato chips.) Kenny spent about eight dollars per working day on breakfast (two doughnuts and a Pepsi), lunch (a double cheeseburger or a chicken sandwich), and sodas on the road—an additional two thousand dollars annually. His weekly dinner out at McDonald's with his sons cost between eleven and twelve dollars—six hundred dollars a year more. Bonita's meals or snacks at work added up to about three hundred dollars. Kenny sometimes went out to breakfast on Saturday—alone or with the boys—and the meals he and his sons ate at McDonald's or Subway and the dinners that all four Mertens ate at restaurants like Bonanza and Denny's probably came to another six hundred dollars annually. David and Christopher's school lunches cost a dollar-

fifty a day; they received allowances of ten dollars a week each, and that provided them with an extra two dollars and fifty cents to spend. The money the boys paid for food outside the house came to five hundred dollars a year. The family spent a total of about \$9,720 last year on dining in and out; on paper products and cleaning supplies; and on caring for their cats (they have two). This left them with \$16,077.

The Mertens' next-highest expenditure in 1994 was \$3,980 in property taxes and payments they made on a fixed-rate, thirty-year, thirty-two-thousand-dollar mortgage, on which they paid an interest rate of 8.75 per cent. This left them with \$12,097.

In April of 1994, Kenny's 1979 Oldsmobile, with two hundred and seventy-nine thousand miles on it, was no longer worth repairing, so he bought a 1988 Grand Am from Bonita's brother Eugene for three thousand dollars, on which he made four payments of two hundred dollars a month. The Grand Am was damaged in an accident in September, whereupon he traded up to an eleven-thousand-dollar 1991 Chevy Blazer, and his car-loan payments increased to \$285 a month. Bonita has reproached Kenny for what she regards as a nonessential purchase. "A man's got his ego," he replies. "The Blazer is also safer—it has

four-wheel drive." The insurance on Kenny's cars cost a total of \$798, and he spent five hundred dollars on replacement parts. Kenny figures that he spends about twenty dollars a week on gas, or about \$1,040 for the year. After car expenses of \$2,338 and after payments on the car loans of \$1,655, the Mertens had \$8,104 left to spend. A ten-day driving vacation in August of last year, highlighted by stops at the Indianapolis Motor Speedway, Mammoth Cave, in Kentucky, and the Hard Rock Cafe in Nashville, cost fifteen hundred dollars and left them with \$6,604.

The Mertens' phone bill was approximately twenty-five dollars a month: the only long-distance calls Bonita made were to her mother and to her youngest brother, Todd, a thirty-three-year-old aerospace engineer living in Seattle. She kept the calls short. "Most of our calls are incoming, and most of them are for Christopher," Bonita says. The Mertens' water-and-sewage bill was about fifty dollars a month; their gas-and-electric bill was about a hundred and fifty dollars a month. "I have a hard time paying them bills now that the gas and electric companies have consolidated," Kenny says. "Before, if the gas was seventy-five dollars and the electric was seventy-five dollars, I could afford to pay one when I got paid. My take-home pay is too low to pay the two together." After paying approximately twenty-seven hundred dollars for utilities, including late charges, the Mertens had a disposable income of \$3,904.

Much of that went toward making payments to a finance company on two of Kenny's loans. To help pay for the family's 1994 vacation, Kenny borrowed eleven hundred dollars, incurring payments of about seventy-five dollars a month for two years and three months, at an interest rate of roughly twenty-five per cent. Kenny was more reluctant to discuss the second loan, saying only that it consisted of previous loans he'd "consolidated" at a rate of about twenty-five per cent, and that it cost him a hundred and seventy-five dollars a month in payments. Also in 1994 he borrowed "a small sum" for "Christmas and odds and ends" from the credit union at Bonnie's Barricades; twenty-five dollars a week was deducted from his paycheck for that loan. Payments on the three loans—about forty-three hundred dollars last year—left

the Merten family with a budget deficit even before their numerous other expenses were taken into account.

Except in a few small instances (according to their 1994 Iowa income-tax return, Bonita and Kenny paid H & R Block a hundred and two dollars to prepare their 1993 return, and they gave a hundred and twenty-five dollars to charity), it isn't possible to determine precisely what the rest of the Mertens' expenditures were in 1994. Several years ago, Kenny bounced a lot of checks, and he has not had a checking account since. Kenny exceeded the limits on both of their MasterCard a few years ago, and the cards were cancelled. Bonita has a J. C. Penney charge card but says, "I seldom dust it off." Now and then, Bonita went to a downtown outlet store, and if a dress caught her fancy she might put it on layaway. On special occasions, she bought inexpensive outfits for herself and for Kenny. Before last year's summer holiday, she spent seven dollars on a top and a pair of shorts, and during the trip Kenny bought a seventy-five dollar denim jacket for himself and about fifty dollars' worth of T-shirts for the whole family at the Hard Rock Cafe. One consequence of Kenny's having had polio as a child is that his left foot is a size 5 ½ and his right foot a size 7. If he wants a comfortable pair of shoes, he has to buy two pairs or order a pair consisting of a 5 ½ and a 7. Often he compromises, buying sneakers in size 6 ½. David wears T-shirts and jeans as long as they are black, the color worn by Garth Brooks, his favorite country singer. Christopher is partial to name brands, and Bonita couldn't say no to a pair of eighty-nine-dollar Nikes he coveted last year. The Mertens spent about seven hundred dollars last year on clothing, and tried to economize on dry cleaning. "I dry-clean our winter coats and one or two dresses, but I avoid buying anything with a 'Dry-clean only' label," Bonita says.

The Mertens' entertainment expenses usually come to a thousand dollars a year, but that amount was exceeded in 1994 when Kenny bought a mountain bike for every member of the family. The bikes (Bonita has yet to ride hers out of the driveway) cost two hundred and fifty-nine dollars apiece, and Kenny made the final payments on them earlier this year. This July, David rode Kenny's bike to a hardware store, and it was stolen while he

was inside. Kenny yelled at David; Bonita told Kenny he was being too hard on him, and Kenny calmed down.

Bonita and Kenny don't buy books or magazines, and they don't subscribe to newspapers. (They routinely borrowed Eunice and Tony's Des Moines *Register* until Tony's death, when Eunice cancelled it.) They rarely go to the movies—"Too expensive," Kenny says—but regularly rent movies and video games, usually at Blockbuster. For amusement, they often go to malls, just to browse, but when they get a serious urge to buy they go to antique stores. Kenny believes in "collectibles." His most treasured possession is an assortment of Currier & Ives dishes and glasses.

The Mertens have never paid to send a fax, or to send a package via Federal Express, and they aren't on-line: they have no computer. They even avoid spending money on postage: Kenny pays his bills in person. Bonita used to send out a lot of Christmas cards, but, she says, "I didn't get a whole lot back, so I quit that, too." They spend little on gifts, except to members of Bonita's family.

Kenny knows how much Bonita loves red roses. Twenty-two years ago, he gave her one red rose after they had been married one month, two after they had been

## COLONIAL COPLEY

*"John Singleton Copley in America," an exhibition of seventy-five paintings at the Metropolitan Museum until January 7th, corresponds to the first half of the portraitist's career, in Colonial Boston and New York. (The second half, when the artist lived in London, is covered in a show currently at Washington's National Gallery; both shows move in February to the Museum of Fine Arts in Houston.) "Mary and Elizabeth Royall" (c. 1758), a detail of which is shown at right, depicts the daughters of one of New England's wealthiest merchants, Isaac Royall. The picture of these satin-swathed, dog-and-hummingbird-holding girls was hung in the Royalls' Medford, Massachusetts, home, of which one historian has written, "No house in the Colony was more open to friends; no gentleman gave better dinners, or drank costlier wines."*

married two months, and continued until he reached twelve red roses on their first anniversary. He also gave her a dozen red roses when she had a miscarriage, in 1973, "to make her feel better." To celebrate the birth of David and of Christopher, he gave her a dozen red roses and one yellow one for each boy. And Kenny gives Bonita a glass rose every Christmas.

ON a Sunday evening this summer, the four Mertens went to Dahl's, their supermarket of choice in Des Moines. They bought four rolls of toilet paper (69 cents); a toothbrush (99 cents); a box of Rice Krispies (on sale for \$1.99); eight sixteen-ounce bottles of Pepsi (\$1.67); a gallon of two-per-cent milk (\$2.07); a large package of the least expensive dishwasher detergent (\$2.19), the Mertens having acquired their first dishwasher in 1993, for a hundred and twenty-five dollars; two jars of Prego spaghetti sauce (\$3); a box of Shake 'n Bake (\$1.99); two rolls of film (\$10.38), one for Kenny, who owns a Canon T50 he bought for a hundred and twenty-five dollars at a pawnshop, and one for Christopher to take to Boy Scout camp in Colorado; a battery (\$2.99) for Christopher's flashlight, also for camp; a pound of carrots (65 cents); a green pepper (79 cents); some Ziploc bags (\$1.89); a Stain Stick (\$1.89); a box of 2000 Flushes (\$2.89); a package of shredded mozzarella (\$1.39) to add to some pizza the Mertens already had in the freezer; and twelve cans of cat food (\$3). Bonita bought one treat for herself—a box of toaster pastries with raspberry filling (\$2.05). Christopher asked for a Reese's peanut-butter cup (25 cents), a bottle of Crystal Light (75 cents), and a package of Pounce cat treats (\$1.05). All three purchases were O.K.'d.

David, who is enchanted by electrical fixtures, was content to spend his time in the store browsing in the light-bulb section. He was born with a cataract in his left eye, and the Mertens were instructed to put drops in that eye and a patch over his "good" right eye for a few years, so that the left eye wouldn't become lazy. Sometimes when they put the drops in, they told David to look up at a light. Today, David's main obsession, which apparently dates back to the eyedrops, is light. "We'd go someplace with David,

and if there was a light with a bulb out he'd say, 'Light out,' " Bonita recalls. "We'd tell him, 'Don't worry about that,' and pretty soon he was saying, 'Light out, don't worry about that.' "

At twenty, David looks fifteen. A lanky young man with copper-colored hair, hearing aids in both ears, and eyeglasses with thick lenses, he attends Ruby Van Meter, a special public high school for the city's mentally challenged. He reads at a fifth-grade level, and he doesn't read much. For years, the Mertens have been applying—without success—for Supplemental Security Income for David. In June of this year, when his application for S.S.I. was once again turned down, the Mertens hired a lawyer to appeal the decision. David has held a series of jobs set aside for slow learners (working, for

instance, as a busboy in the Iowa state-house cafeteria and in the laundry room of the local Marriott hotel), but he says that his "mood was off" when he was interviewed for several possible jobs this summer, and he drifted quietly through his school vacation. He will not be permitted to remain in school past the age of twenty-one. If David could receive monthly S.S.I. checks and Medicaid, the Mertens would worry less about what will happen to him after they are gone. They have never regarded David as a burden, and although he has always been in special-education classes, they have treated him as much as possible the way they treat Christopher. Say "special ed" to Bonita, and she will say, "Both my boys are very special."

The Dahl's bill came to \$44.75. When Kenny failed to take money out of his pocket at the cash register, Bonita, looking upset, pulled out her checkbook. She had expected Kenny to pay for the groceries, and she had hoped that the bill would be forty dollars or less. But Kenny was short of money. "Aargh," Bonita said, softly.

Bonita didn't want to write checks for groceries, because she has other ideas about where her biweekly paychecks—about four hundred dollars take-home—should go. Most of her first check of the month goes toward the mortgage—\$331.68 when she pays it before the seventeenth of the month, \$344.26 when she doesn't. Bonita likes to put aside the



second check for the two most important events in her year—the family's summer vacation and Christmas. In theory, Kenny is supposed to pay most of the other family expenses and to stick to a budget—a theory to which he sometimes has difficulty subscribing. "I don't like to work off a budget," he says. "I think it restricts you. My way is to see who we have to pay this week and go from there. I rob Peter to pay Paul and try to pay Peter back." In practice, Kenny rarely pays Peter back. With his take-home pay averaging about two hundred and thirty-five dollars a week, he can't.

**W**HEN a consumer counsellor, who does not know the Mertens, was questioned about the family's current financial predicament—specifically, their 1994 income and expenditures—she made numerous recommendations. Among her suggestions for major savings was that the Mertens cut their food bills dramatically, to fifty-four hundred dollars a year. She proposed stretching the Mertens' food dollars by drastically curtailing their eating out and by buying in bulk from the supermarket. She said that Kenny should get rid of his high-interest loans, and use the money he was spending on usurious interest to convert his mortgage from thirty years to fifteen. The way Kenny and Bonita were going, the counsellor pointed out, they would not finish paying off their current mortgage until they were seventy-nine and seventy-seven years old, respectively. The Mertens' principal asset is eight thousand dollars in equity they have in their house. If the Mertens wanted to retire at sixty-five, they would need more than what they could expect to receive from Social Security.

The counsellor had many minor suggestions for economizing at the grocery store. The Mertens should buy powdered milk and mix it with one-per-cent milk instead of buying two-per-cent milk. They should cut down even further on buying meat; beans and lentils, the counsellor observed, are a nutritious and less costly form of protein. She recommended buying raisins rather than potato chips, which she characterized as "high-caloric, high-fat, and high-cost."

The counsellor had one word for the amount—between fifteen hundred and twenty-five hundred dollars—that the Mertens spent on vacations: "outlandish." Their vacations, she said, should cost a

maximum of five hundred dollars a year. She recommended renting a cabin with another family at a nearby state park or a lake. She urged the Mertens to visit local museums and free festivals, and go on picnics, including "no-ant picnics"—on a blanket in their living room.

Kenny and Bonita were resistant to most of the suggestions that were passed on to them from the counsellor, who is funded mainly by creditors to dispense advice to those with bill-paying problems. According to Kenny, buying a dozen doughnuts at the supermarket and then taking breakfast to work would be "boring." Bonita says she tried powdered milk in the mid-eighties, when Kenny was unemployed, and the kids wouldn't drink it. She does buy raisins, but the boys don't really like them. Bonita and Kenny both laugh at the prospect of a no-ant picnic. "Sitting on the living-room carpet don't seem like a picnic to me," Bonita says.

Bonita surmises that the counsellor hasn't experienced much of blue-collar life and therefore underestimates the necessity for vacations and other forms of having fun. "We couldn't afford vacations in the eighties, and if we don't take them now the kids will be grown," she says. Kenny reacted angrily to the idea of the boys' eating dried beans and other processed foods. "I lived on powdered milk, dried beans, surplus yellow cheese, and that kind of stuff for two years when I was a kid," he says. "I want better for my boys."

Kenny acknowledges that he tried to confine his responses to the consumer counsellor's minor suggestions, because he realizes that her major recommendations are sound. He also realizes that he isn't in a position to act on them. He dreams of being free of debt. He has tried a number of times to get a fifteen-year mortgage, and has been turned down each time. "We both work hard, we're not on welfare, and we just can't seem to do anything that will make a real difference in our lives," he says. "So I save ten dollars a bowling season by not getting a locker at the alley to store my ball and shoes, and have to carry them back and forth. So I save twenty-five dollars by changing my own oil instead of going to Jiffy Lube. So what? Going out to dinner is as necessary to me as paying water bills."

**K**ENNETH DEANE MERTEN was born poor and illegitimate to Ruby Merten in her mother's home, outside Des



Moines, on October 5, 1944; his maternal relatives declined to reveal his father's name, and he never met his father. Ruby Merten went on to marry a soldier and had another son, Robert. She divorced Bob's father, and later married Don Summers, a frequently unemployed laborer, with whom she had three more children. "Mr. Summers was so mean he made me stand up all night in the bed when I was eight years old," Kenny recalls. He has never hit his own sons, because "I know what it done to my life and I don't want it to get passed down." The family often moved in haste when the rent was due. Kenny attended eight or ten schools, some of them twice, before he completed sixth grade.

Kenny's mother died of cancer at twenty-seven, when he was fourteen. The three younger children stayed with Don Summers and a woman he married a month later. Kenny and Bob went to live with their maternal grandparents, and their lives became more stable. Even so, Kenny's school grades were low. "I had a hard time with math and science," he says. "Coulda been because of all the early moving around. I ain't stupid." He spent his high-school years at Des Moines Technical High School and graduated in 1964, when he was almost twenty.

Two days later, he found a job as a shipping clerk for *Look* magazine. He kept the job until 1969, and left only when it became apparent that the magazine was cutting back its operations. He drove a cab from 1969 to 1972, drank too much, and did what he calls "some rowdy rambling." He had put much of that behind him when he got a job as a factory worker at EMCO Industries, a manufac-

turer of muffler parts and machinery bolts, in the fall of 1972, shortly before he met Bonita.

Bonita Anne Crooks was born on October 7, 1946, in Harper, Iowa. Her father, Cloyce Crooks, was employed all his working life by the Natural Gas Pipeline Company; his wife, Pauline, stayed home to take care of Bonita and her three younger brothers. Bonita was required to do chores, for which she was paid, and to deposit those earnings in a bank. She took tap-dancing lessons, wore braces on her teeth, and often went with her family on vacation to places like California and Texas. "Kenny's growing up was a lot worse than mine," she says. In 1965, Bonita graduated from a Catholic high school and became a nurse's aide, while living at home and continuing to bank her money. In 1971, she moved to Des Moines, and the following year she got a job as a keypunch operator for a large insurance company. Key punching, however, proved too difficult for her (she couldn't combine accuracy with high speed), and she soon transferred within the company to a lower-paying position—that of a file clerk.

Bonita met Kenny in October, 1972, on a blind date that had been arranged by a friend of hers. "I had been jilted by a younger man, and I knew Kenny was meant for me on our first date, when he told me he was born on October 5, 1944—exactly two years and two days earlier than me," Bonita says. She and Kenny fell in love quickly and were married in a traditional ceremony at a Catholic church in Harper on June 30, 1973. The newlyweds set off for Colorado on their honeymoon, but Kenny's car, a sec-

ondhand 1966 Pontiac Bonneville convertible, broke down, and the couple ended up in the Black Hills of South Dakota. When they were courting, Kenny had asked Bonita what sort of engagement ring she wanted. She had declined a "chunky" diamond, and said that matching wedding bands would suffice. "I suspected Kenny had debts," Bonita says. "I just didn't know how many he had until we got home."

The couple moved into a modest two-bedroom house. Bonita kept her file-clerk job after David's birth, in April, 1975, but when she became pregnant with Christopher, who was born in November, 1979, her doctor ordered her to bed. From the window of her bedroom, Bonita could see the Luther Park nursing home being built "kinda like next to my back yard." She didn't return to the insurance company, because her pay couldn't cover the cost of daytime care for two children. Kenny was working days at EMCO, so in June, 1980, Bonita took a job on the 3-to-11 P.M. shift at Luther Park. She earned more there than she had as a file clerk. On some nights, Kenny drove a cab. He needed two jobs, because he regularly spent more than he and Bonita earned, just as he had overspent his own pay when he was single. Every year or two, he bought a new car. "I shouldn't have bought those new cars, but life with Don Summers made me feel completely insecure," he says. "Driving new cars gave me a sense of self-worth."

Kenny lost his job at EMCO at the end of 1983. He says that he had asked his supervisor for permission to take some discarded aluminum parts, and that permission was granted. But as he was driving off EMCO's premises with the parts in the bed of his pickup he was accused of stealing them. His supervisor then denied having given Kenny permission to take the parts. A demoralized Kenny didn't seek a new job for a year. He had already stopped driving the cab—after being robbed twice—and had started mowing lawns part time in the spring and summer, and doing cleanup work and shovelling snow in the fall and winter. Kenny's business failed—"There were too many unemployed guys like me out there." Many of his prized be-





longings were repossessed, among them a Curtis-Mathes stereo console. For two weeks in the summer of 1984, the Mertens were without gas or electricity or telephone service. They went on food stamps. Bonita felt guilty about going to work in air-conditioned surroundings while her husband and children were at home in the heat. Kenny felt humiliated when Bonita's parents visited their dark, sweltering house over the Fourth of July weekend. While Kenny has done better financially than most of his side of the family, it pains him that he hasn't done as well as Bonita's brothers, and that they regard him as a spendthrift and an inadequate provider. "When they get down on Kenny, I feel like I'm caught between a rock and a crevice," Bonita says.

Kenny's starting salary at EMCO had been seven dollars an hour. By the time he was terminated, it was eight-ninety-five an hour. In 1985, he found several jobs he liked, but none paid more than seven dollars an hour. One such job was with Bob Allen Sportswear, and he kept it until 1987, when he was let go during the off-season. He occasionally filed unemployment claims, and the family qualified for food stamps and received some groceries from food banks. During the rocky period between 1984 and 1988, Kenny tried to continue making payments on bills that he owed, in order to avoid having to declare bankruptcy, but his debts grew to the point where they exceeded his assets by "I think twelve or thirteen thousand dollars"; his creditors—mostly finance companies—got fed up with him, and then he had no choice. The Mertens were able to keep their house and their '79 Olds. Going on food stamps didn't embarrass them—the boys had to eat, and they went off food stamps whenever Kenny had a new job—but the bankruptcy filing was published in the newspaper and made Bonita feel ashamed.

In 1989, after seeing an ad on television, Kenny enrolled in electronics courses at a local vocational school and borrowed seventy-two hundred dollars to pay for his studies. His deficiency in math came back to haunt him, and he eventually dropped out. While at school, he had heard of an opening as a janitor at Ryko Manufacturing, an Iowa manufacturer of car washes. He eventually moved up to a factory job, working full time at Ryko in the early nineties for three years. Those

years were happy ones. He got regular raises, and during the April-to-December busy season he earned a lot of overtime. In the summer of 1991, the Mertens flew to Seattle to visit Bonita's brother Todd. They had just enough money to cover one plane fare, and asked Bonita's brother Eugene to lend them the money for the three other tickets. Bonita took three months off that year; by then, she had worked full time at Luther Park for eleven straight years and needed a break. Kenny was proud to be the family's main provider, and wanted Bonita to stay home and take it easy.

In February, 1993, Ryko fired Kenny Merten. His supervisors said that the work he did on the assembly line was neither fast enough nor of a sufficiently high quality. He was earning eleven dollars and eighty cents an hour—almost thirty thousand dollars a year including overtime—when he was terminated. "In today's job market, first-rate companies like Ryko can afford to be selective," he says. "They want to hire young men."

Around the same time, Luther Park announced that it intended to expand. The nursing home offered the Mertens thirty-nine thousand dollars for the house they had lived in for eighteen years. Kenny and Bonita accepted the offer, and were allowed to stay on, free of charge, for six months while they went house hunting. After they sold their house, it became apparent that they had been using it to supplement their income. The house they had bought for fourteen thousand eight hundred dollars had appreciated handsomely in value, but they had kept remortgaging, and now they owed twenty-nine thousand dollars on it. As a result, they netted only ten thousand dollars from the sale. The purchase price of the Mertens' new home was forty thousand dollars. They spent two thousand dollars from the sale of the old house on improvements to their new home, and this reduced the amount of the down payment they were able to afford to eight thousand dollars.

Kenny attempted to return to work at several of the companies where he had previously been employed, but they weren't hiring. It took him five months to find his current job with Bonnie's Baricades—far more arduous work, at lower wages than he had been paid at EMCO more than twenty years earlier. "I know I'll never be able to earn eleven-eighty an

hour again," he says. "The most I can hope for is a seven-dollar-an-hour job that doesn't involve swinging sandbags. Maybe if I come home less tired at the end of the day, I can handle an evening job."

**T**HIS year did not get off to a good start for Kenny. In January, he hocked two rings that Bonita had given him for a hundred dollars, in order to pay a utility bill. Then, three months later, true to form, Kenny spotted two rings at a local pawnshop that he wanted Bonita to have—a hundred-and-ninety-nine-dollar opal ring and a three-hundred-and-ninety-nine-dollar diamond-cluster ring. He asked the pawnshop owner to take the two rings out of the showcase and agreed to make periodic twenty-dollar payments on them until they were paid off.

Kenny was not worried about how he would pay for the rings, or how he would pay for the family's annual summer vacation. In September of last year, a few days after the Mertens returned from that summer's driving trip, his Grand Am was rear-ended. After the collision, in which Kenny hurt his back, he hired a lawyer on a contingency basis. The young man who had caused the accident had adequate insurance, and Kenny expected to be reimbursed for medical bills and lost wages. (He hadn't been permitted to lift heavy objects for several weeks.) He also expected the insurance company to pay a sizable sum—ten or fifteen thousand dollars—for pain and suffering. Kenny's lawyer told him that he could expect the insurance company to settle with him by March. When the insurance money failed to arrive that month, Kenny's lawyer told him to expect an offer in April, then in May, and then in June. In early July, the lawyer said that he could get Kenny sixty-five hundred dollars by the end of the month—just in time to save the Mertens' summer vacation. The insurance payment and the annual vacation had been the focus of Bonita's attention for seven months. "If you don't go on vacation, a year has gone by with nothing to show for it," she says.

Bonita wanted the family to travel to Seattle to visit Todd because he had a new home and she was eager to see it. The Mertens made meticulous plans for

a driving trip to the state of Washington. They decided they would get up at 4 A.M. on Saturday, August 5th, and drive to Rapid City, South Dakota. They would visit Mt. Rushmore, and Kenny, who has an eye for landscapes, would take photographs of the Devils Tower, in Wyoming, at sunrise and sunset. They would arrive at Todd's home on Wednesday, August 9th, spend a few days there, and return to Des Moines, by way of the Mall of America, in Bloomington, Minnesota, on August 19th. Both Bonita and Kenny had arranged with their employers to take one week off with pay and one without.

Six days before their departure, however, their lawyer called with crushing news: the insurance payment would not be arriving until September. The following evening, Bonita injured her shoulder lifting a patient at the nursing home, but she was still determined to have her vacation. Although Kenny was behind on almost all his bills—he had just borrowed seventy-five dollars from David to pay a water bill—he went to a bank and to his credit union on August 2nd to borrow twenty-five hundred dollars to cover the cost of the vacation, figuring he would pay off this newest loan from the insurance money in September. On the evening of August 2nd, Bonita reinjured her shoulder while helping another aide transfer a resident from her wheelchair to her bed.



Both the bank and the credit union turned Kenny down. Not only did he have too much outstanding debt of his own but he had also co-signed a loan on his half brother Bob's car. Without being able to borrow, the Mertens could not go on vacation. To make matters worse, Luther Park had sent Bonita to a doctor, and he informed her that she would require physical therapy three times a week for the next two weeks. The vacation would have to be cancelled. "When Kenny told me he'd been turned down for the loan, his jaw dropped about two inches," Bonita recalls. "Kenny was so shocked and disappointed for me that I couldn't be disappointed for myself."

The Mertens have had their share of disappointments, but they don't stay down long. On the morning they had set aside to pack for their trip, Bonita baked banana bread. That evening, after she

finished work, Kenny took the whole family out to dinner. From there they drove to Blockbuster and bought two videos—"Sister Act 2" (David had loved the original) and a Beatles movie. They also rented two movies, and a video game that Christopher wanted. The boys spent the following week at their grandmother's. During the second vacation week, Bonita took David to the Iowa State Fair, in town. "Me and David really had fun together," she says.

Both Mertens spent a little money during the two weeks that they didn't go out West. Bonita made a payment to Fingerhut on a shelf that she had bought for David's room and on a game that she had bought him, and she finished paying Home Interiors for some mirrors, sconces, and a gold shelf that she had bought for her bedroom. "When I buy this stuff, I can see Kenny getting a little perturbed, but he doesn't say anything," she says. Later in August, the front brakes on Kenny's Blazer failed, and replacement parts cost about a hundred dollars. The labor would have cost him twice that much, but Eunice, the next-door neighbor, gave him some furniture that she no longer needed, and he bartered the furniture with a friend who is an auto mechanic. Kenny and Bonita agreed that driving with faulty brakes through the mountains on their way West would have been dangerous, so it was a blessing in disguise that they had been forced to remain at home.

On Friday, September 22nd, Kenny, feeling unusually fatigued, decided to take the day off from work. After lunch, he drove Bonita to their lawyer's office. The insurance company had agreed to pay Kenny seventy-two hundred dollars. The lawyer would get a third—twenty-four hundred dollars—and Kenny owed twelve hundred dollars in medical bills, so he would net thirty-six hundred dollars. He had wanted more—to pay off more of his debts and bills—but this was three days after Bonita's lucky potato strike, and she was feeling optimistic. She persuaded Kenny to put the agony of waiting behind them and to accept the offer.

The next day, Kenny drove Bonita, David, and Christopher to the pawnshop. The proprietor, Doug Schlegel, was expecting them. At the cash register, Doug handed Kenny a small manila envelope with the opal ring inside. "Hey, kiddo!" Kenny called out to Bonita as he

removed the ring from the envelope. "Come here!"

Bonita tried to kiss Kenny, but he quickly moved away. "I love you," she said. After Bonita finished working the opal ring down the third finger of her left hand, checking to see whether it fitted properly, Doug told her, "You don't want to let it sit in the sun or put it in hot water."

"I know," Bonita said. "Opals are soft and touchy. They're my birthstone. I have one I bought for myself, but this is lots prettier."

Once the Mertens were back in the Blazer, Bonita asked Kenny, "Is the opal my birthday present?" Her forty-ninth birthday was coming up in two weeks.

"It's a pre-birthday present," Kenny replied. He didn't mention his plan to give her the more expensive ring—the one with the diamond cluster—for Christmas, provided he could make the payments in time.

"Thank you, Kenny. I love you," Bonita said.

"Sure," Kenny said. "You love to pick on me and drive me crazy."

Bonita touched Kenny's hand. "Leave me alone, I'm driving," he told her.

When Kenny stopped at a red light, Bonita said, "You're not driving now." But the light suddenly turned green.

THROUGHOUT the fall, Kenny Merten refused to fret over the very real possibility that he would have to file for bankruptcy again if he didn't get his financial house in order. He was thinking only as far ahead as Christmas—imagining himself putting the box that held the diamond-cluster ring for Bonita under the tree in their living room and marking it "Open this one last." Kenny predicts that when his brothers-in-law see the ring they will surely disapprove, but he doesn't care. "The rings shouldn't be in the budget, but they are," he says.

Kenny's mother's short life left him with a determination to marry once and to make that marriage succeed—something that few of his relatives have done. Bonita has often said that one reason she loves Kenny is that he surprises her every once in a while.

"Diamonds are a girl's best friend, next to her husband," Kenny says. "And Bonita's worth that ring, every bit of it. After all, she puts up with me." ♦