Scratch Beginnings: An Interview with Adam Shepard

Monday, 18th February 2008 (by J.D. Roth)

I just finished reading Barbara Ehrenreich's Nickel and Dimed: On (Not) Getting By in America for the third time. In this book, the author chronicles three one-month stints working as one of the American poor. Her goal is to demonstrate that it's difficult to succeed as a waitress, or a maid, or a Wal-Mart employee. This is a book that I wanted to like — I sympathize with the author’s motives — but what could have been an interesting project (and an interesting book) is instead a bizarre Marxist screed about class warfare. Ehrenreich enters her experiment with the end in mind — failure — and she seems to do everything she can to make this end come to fruition. Nickel and Dimed could have been so much more. I wanted to hear about the people Ehrenreich worked with, wanted to hear their backgrounds and stories and dreams, but very little of that comes through in the book. Instead, we learn about all the little ways in which Ehrenreich sabotages any chance at success.

Scratch beginnings

Though Nickel and Dimed has its fans, I’m not the only one who thinks Ehrenreich’s approach was flawed. A young man named Adam Shepard recently published a book called Scratch Beginnings: Me, $25, and the Search for the American Dream that chronicles his own time spent living and working the low-wage lifestyle. Shepard — who is the first to admit that he has advantages that many of the working poor do not — started from scratch in Charleston, South Carolina, with $25 and the clothes on his back. He lived in a homeless shelter while looking for work. His goal was to start with nothing and, within a year, work hard enough to save $2500, buy a car, and to live in a furnished apartment. It wasn’t easy, but Shepard succeeded. In ten months, he had his car, he had his furnished apartment, and he hadn’t just saved $2500 — he’d saved twice that. Was he lucky? Did he get good breaks because he’s a young white male? Probably. But I think much of his success also came from setting goals and working toward them.

An interview with Adam Shepard

J.D. Tell us about your day-to-day life. How did you live? How did you pay for what you had? What financial sacrifices were you forced to make?

Adam That was the greatest challenge for me. I was getting paid peanuts, but I want to keep as many of those peanuts in my pocket as possible. In the homeless shelter, it was easy, because I didn’t have rent or a hefty food bill (breakfast and dinner were provided at the shelter). Once I moved out of the shelter, though, was when I really had to buckle down. Sacrifice was the name of the game — delaying gratification — and I recognized that early on. I had immediately eliminated wants versus needs. Immediately.

Transportation was also an issue for me. I rode the bus for four months until I felt I was in a position financially to buy my own ride. I had my eyes on a 2006 Caddy, but I settled for an ’88 GMC Sierra pickup truck ($1000 cash, no car payments) with a torn interior, no radio, and no AC (brutal in the southeastern summer!). The driver’s side window didn’t roll up all the way and the passenger side window didn’t roll down. In every sense of the metaphor, it was the opposite of a chick magnet. But it got me from point A to point B, and that’s all I needed.

Even now, though, in my current life where I have a little bit more financial freedom, I’m still always looking to save money. Why do I need to go to the “real movie theatre” when I can go to the “dolla-fitty” and watch movies that might be a month or two old? Why Eddie Bauer, when Marshall’s essentially has the same clothes? Why Dr. Pepper when there’s Dr. Thunder? And on and on. Even with money to spare, I’m looking for ways to put that money to work for me rather than spending it on items that I don’t truly need for right now. I know that one day I’ll be financially free enough to own the car I want, the house I want, the clothes I want. That day is not today, but the idea of delaying gratification keeps me going.

J.D. Is it really that easy? You were able to do this because you had a goal. What was the situation like for those people you worked and lived with? Did they have goals? Did they save?

Adam Of course it’s easy for me to say it was easy. I had a goal. I was out to prove a point. I had the mentality and I knew what I had to do to get the results I wanted. But what surprised me most, and what makes my story so fascinating, is that so many people around me were doing the same thing. It was most prevalent in the shelter (where some people had spent a lifetime learning from their mistakes), but it was just as prevalent outside of the shelter with guys like Derrick Hale, who emerges as the hero of my experience in Charleston. Derrick was a guy I was working with at the moving company. He had come from rural Kingstree, SC, and he truly knew what poverty was like having grown up in a world of bologna and pickle sandwiches and maybe the lights will turn on, maybe not. And there he was in Charleston, saving his money just like I was. Actually, that’s cocky of me to say, since I was learning so many lessons from him. Derrick was unique in that not only did he have a goal, but he had a vision for achieving that goal. There’s a monumental difference, and I really learned that throughout the course of my time in Charleston. Everybody knows what they want (nice house, car, vacation money, etc.) and many people know what can get in the way of achieving those goals (see poor spending habits above). But some people really struggle with the discipline of their vision. Derrick wanted a house, and near the end of my time in Charleston, he moved into a brand new 3-bedroom, two-story house, with a patio and a fenced in yard for his daughter and dog to play. He was 25 and he worked as a mover, but he knew how to handle his money.

So, is it realistic to set goals and save your money and make worthy investments? Of course it is! Are people doing it? Of course they are, just as there are people that are squandering their money to bad habits.

J.D. In other interviews, you say that you weren’t “particularly impressed” by Barbara Ehrenreich’s Nickel and Dimed, and that your project is a response to that book. Can you elaborate? What were you responding to?

Adam Well, first of all, I’ll say that Ehrenreich is a very talented journalist. From the point of view that she writes well, Ehrenreich is okay with me. But the thing about Nickel and Dimed that is so depressing is Ehrenreich’s attitude. Forget politics and economics for a moment. She wanted a house, and near the end of my time in Charleston, he moved into a brand new 3-bedroom, two-story house, with a patio and a fenced in yard for his daughter and dog to play. He was 25 and he worked as a mover, but he knew how to handle his money.

So, is it realistic to set goals and save your money and make worthy investments? Of course it is! Are people doing it? Of course they are, just as there are people that are squandering their money to bad habits.
J.D. Like Ehrenreich, you had a difficult time finding a job. Describe this experience. What made it difficult? How did you finally find work? What advice do you have for somebody who might be looking for work, but struggling to find it?

Adam That was the biggest surprise of my journey. There I was, “Adam Shepard, the King of the American Dream,” out to live this incredible project, and after two weeks I didn’t have a job. I was complaining about my woes in the workforce one night with a couple of the guys at the shelter. One of them, Phil Coleman, and I had a pretty colorful exchange where he essentially told me that I needed to be a whole heckuva lot more assertive. “You think managers are going to call here, eager to hire a homeless dude?” So, he gave me the secret. To paraphrase, he told me to go to these managers and tell them who you are, that you are the greatest worker on the planet and that it would be a mistake not to hire you. If they take you on, great. If not, move on down the line. By day’s end, you’re gonna have a job. So I did. The next day, I went to see Curtis at Fast Company, a moving company where I’d already applied. “Curt!” I said. “I’m Adam Shepard, and I’m the greatest mover on the planet. It would be a mistake for you not to hire me.” He looked at me across the table and smiled, knowing I was lying like hell to him. But he liked my attitude – especially after I offered to work a day for free – so he hired me on the spot. Again, it’s interesting that I needed a boost from a comrade at the homeless shelter. I would have gotten a job eventually, but Phil Coleman gave me a hand up.

Everybody has their own unique situation in the workforce (skills, education…or not), but all I can say is that one day I’m going to woo a manager at a Fortune 500 company just like I did to Curtis at the moving company. Phil Coleman’s advice carries over to every walk of life.

J.D. What advice can you offer others for whom low-wage jobs are a reality of life, who don’t have the luxury of returning to a middle-class lifestyle once the experiment is over?

Adam Quite frankly, it is a marathon and not a sprint. That’s why I love the concept of this blog. Get Rich Slowly. Everyone has their own unique circumstances. Maybe you are young and healthy like me and you can fight out quick. Maybe you are a single mother of two and you need more time. Maybe you are an older gentleman and you’re confined to a wheelchair. Everybody faces adversity, and everybody has their own story to write in the end. It’s important to question: Am I making the most of my situation? Am I on track? Am I prepared to be disciplined for 2, 3, 5, 10 years? This isn’t so that we need to be robots – there’s a lot to be said about how happy we were down in Charleston as penny-pinchers – but we need to maintain that focus. And also, are we imparting our knowledge – and mistakes – on others…our friends, our family, our children? That’s how we really begin to break the cycle of the persistence of the same lifestyle. And whatever you do, don’t lose sight of that prize that you’re shooting for.

J.D. Poverty is a political football. What do you think can be done to help the working poor improve their situation.

Adam There’s a lot to be said about the current welfare state. Is the government doing enough to help our working poor? I say there are many good programs. The programs I used really helped me get back on my feet. Can there be more? Sure — more educational programs on financial literacy and parenting, for example. More affordable housing and fair access to a college education for everyone would be great. It’s not enough, though. It never has been, never will be. What can we do in the meantime, though? The power has to be with the people. The government can’t help us if we aren’t helping ourselves. Cliché? Fair enough, but why are some people listening and others aren’t? I don’t really know the answer to that question. But I do know that it is ever-so-important that we draw inspiration from others, those that are making it. Millions have lived the American Dream — from every culture, gender, size, etc. — just as millions have wasted the opportunities placed in front of them. My story is pretty cool, yeah, but I was fortunate to draw inspiration from the guys I met along the way: Phil Coleman, BG, Omar Walton, Derrick Hale. If my neighbor makes it out, then maybe I can make it out too! Especially if that neighbor goes back after he’s made it to spit out a few words of advice, to offer that bit of inspiration. Our greatest heroes are those around us. I truly believe that, and that is why I want to get this story out as much as possible. If just one person gains inspiration and changes his or her life because of my book, then it’s a success. And, based on the emails I’ve received, it already is.

J.D. Anything else you’d like the readers of Get Rich Slowly to know?

Adam Don’t buy my book. Check it out from the library, borrow it from a friend, read it over a cup of coffee at Barnes and Noble. But don’t buy it. Save your $13.95 plus shipping. Invest it. Buy a share of stock or a bucket and some water and go wash windows. Although it’s inspirational and enlightening (and damn entertaining!), you don’t need Scratch Beginnings to know what you have to do to make things happen in your life.

Final thoughts I am not some neo-con crusader who believes that the poor deserve what they get. Far from it. I’m a middle-of-the-road kind of guy, who actually leans left on issues of poverty. But I also believe that success starts inside each of us, regardless of our circumstances. Generally, what we choose to do and how we react to our world plays a far greater role in what we’re able to accomplish than anything else. I like Shepard’s example, and believe it can be an inspiration to others. Meanwhile, Barbara Ehrenreich hates hope. It doesn’t surprise me she failed. After re-reading Nickel and Dimed and interviewing Shepard, I feel more strongly than ever that basic financial literacy is one of the most important skills we can teach people to help them improve their quality of life. Poverty is a complex issue — there are no easy answers. Nations have been wrestling with the problem for centuries. But one small piece of the puzzle is teaching people the basics of personal finance.