| () | Downsized* |
|-----------------------|--|
| Merien | By Marianne Roberts |
| Home | |
| Winter-Fall 2012-2013 | I'm trying to work on an article and ignore the distractions of both a glorious July morning and my husband's annual review that is scheduled for today when the phone rings. |
| Summer-Fall 2012 | |
| Spring-Summer 2012 | "Hi, Dave. How's everything?" |
| Winter-Spring 2012 | "l'm gone." |
| Autumn/Winter 2011-12 | *** |
| Summer 2011 | The downsizing had actually been put in motion about a year earlier when Dave came home and dumped his briefcase in the corner of the living room. "Chase bought us." |
| Winter/Spring 2011 | For years there had been rumors circulating that someone would buy JP |
| Autumn/Winter 2011 | Morgan. I've forgotten the list of the potential buyers, their relative merits and detractions, mostly detractions. Dave was afraid a buyout would |
| Summer 2010 | spell trouble for him. Morgan was one of the few old-style companies that seemed to value employee loyalty. Despite his liberal politics and |
| Spring 2010 | New-York-City lifestyle, Dave was an old-style company man. He liked putting on a suit and cuffs every day. He liked saying he worked for JP Morgan. He liked the marketing plans, the travel, the expense account |
| Winter 2010 | lunches, and the money. He especially liked those bonuses, far greater than his annual salary. In six years he would have been able to retire |
| Autumn 2009 | comfortably. But six years is a long time. And in corporate America, fifty-two is very old. |
| Summer 2009 | *** |
| Spring 2009 | My work world is very different from Dave's. I'm an English professor at a |
| Autumn 2008 | liberal arts college about an hour from New York City. I have tenure—the kind of job security that my Depression-era, civil-servant father strove for. But on my way to this spot I had two temporary non-tenure track |
| Summer 2008 | appointments. I also had some very hard years before I decided to go to graduate school. In the spring of 1975 when I received my BA the |
| Spring/Summer 2008 | country was in the midst of a recession. I and my English major cohorts went from one employment agency to another. Finally, I got a job |
| Winter/Spring 2008 | through CETA (Comprehensive Education and Training Act) as a tutor from in one of CUNY's colleges. |
| Editor's Note | There are many reasons that Dave and I decided not to have children, |
| Guidelines | but for me, one factor was my experience of being unable to find work after earning a college degree. I felt like part of a surplus population and didn't want to add more members who'd be discarded. |
| Contact | *** |
| | The day we all remember: September 11, 2001. Dave was on his way to a meeting with the "separation counselor" from the bank when, one subway stop north of the World Trade Center, the subway was delayed. After hearing that a plane had struck the North Tower, he got on a train going uptown (the last to run for hours) and headed for home where I soon met him, having, like every other faculty member, dismissed |

classes for the day.

For Dave, September 11 had apocalyptic undertones. "Maybe New York isn't the place to be anymore. Everything we have is tied up in this apartment. It could be worth nothing...This could be the beginning of really bad times."

It was all timing, I thought, this attack coming so soon after he had lost his job; everything seemed worse. The terrorists wouldn't, I assured him, bring our economy down.

Dave did not look for work during the rest of that month.

When Dave inched back into looking for work, he learned of an opening at Travelers Insurance. He had two good interviews, but the position went to another candidate. Not wanting to wait until the right job materialized, he launched his own consulting company "The Graham Group," enlisting a cousin to set up his web page for him. My sister-inlaw blasted the links and the layout. I focused on the bulging buttons on Dave's suit jacket. He had never been thin, and the combination of generous corporate dining and high-stress work had taken its toll in rapidly adding pounds. When people are over fifty, I'd heard companies are reluctant to hire them for fear of high health care costs. Could potential employers look at Dave and guess that he had diabetes? Or might develop something worse?

The website shows a man wearing glasses, making wide gestures with his hands. It shows him in three meetings with different people, pointing knowledgably at charts, listening intently. I don't tell Dave to get a suit that isn't so snug. No one else tells him to bring different jackets to the shooting so it's not so obvious that the charts and the meetings are staged; they are wishes, not realities. I don't tell him because I don't want to squash his already deflated ego. I don't tell him because maybe these details don't matter. I don't know what matters

About ten years earlier Dave was downsized from another financial institution. I started waking up at 3 or 4 in the morning. After days of sleep deprivation, I walked around as a semi-functioning automaton. My energies were devoted to tasks such as pulling out of a parking space without hitting anything or getting hit. Work became impossible; I'd be teaching a class and suddenly unable to remember what I had just said or wanted to say.

We had little savings and lots of debt. I wasn't prepared for our change in fortune. I'd been the artsy one, the one risking an academic career. Dave was a pragmatist who'd earned a doctorate in economics and first gone into energy-related research. When Reagan won the 1980 election, Dave knew that this area cuts were coming. He found good-paying job writing for an economics newsletter published by a bank. When the newsletter was phased out, he moved to marketing. He was like the quintessential Americans I talked about in my literature classes, constantly reinventing himself.

It took him a year to find a job, and we crawled back to financial security. We'd learned life wasn't always going to be kind to us. We regularly saved a substantial portion of our income. Dave kept his resume updated, especially after Chase bought Morgan. We still enjoyed his salary. We had an apartment in Manhattan, took European tours, and regularly ate out in some very good New York restaurants.

So when Dave got laid off from Morgan, I felt stress, but not panic. We had his severance, unemployment insurance, and substantial savings. In an odd way, September 11 made Dave's unemployment easier to bear. Our apartment was intact; despite the eradication of the World Trade Center, our city was intact. None of our close family or friends were killed. We were lucky. Eventually, Dave would find another job.

He landed a series of consulting jobs that paid decent hourly wages, but offered no security or benefits. (Fortunately, I had health insurance.) We knew he needed something more stable, and by the spring he thought he'd found it.

Dave's his six years at JP Morgan had been in Affluent Marketing. He a man from a blue-collar family and degrees from state schools—tried to figure out what the affluent (defined as those with more than 1 million in assets excluding the worth of their primary residence) wanted in financial services. During lunch with another laid-off JPMorgan worker he talked about a new method he'd devised for qualitative research on the affluent. Bill listened attentively,

"So, Dave, how much money would it take for you to launch this venture?"

"About \$500,000."

"Let me make a phone call."

In the early summer of 2002 our apartment was bustling with conversations on the prospect. How would they find survey participants? What kinds of incentives could they offer? Then there were practical discussions: could they get Dave an office so that I could write without the constant background or phone calls, so that we might at least clear the boxes and files off the couch in the study. One consultant friend Rob listened avidly to Dave's business model, "This is a really exciting time for you."

By late August the talks were intensifying, but not nearing resolution. "There's resistance," Dave told me. Then in early September Dave got a phone call from a temporary agency: HSBC needed someone in marketing for four months while the regular employee was on maternity leave. Dave interviewed and was told he had the job; let personnel know by the end of the day if he wanted it. Really, he wanted to start the market research venture and be paid the agreed upon \$50,000 for his sweat equity, but Bill hadn't committed. Dave called him just about every hour that day and finally offering to take \$25,000 instead of \$50,000. When by 4:45 his calls hadn't been returned, Dave accepted the temporary job. Later, Bill called and agreed to the venture with \$25,000 salary.

"Can't you back out of the temp job?" I asked Dave.

"Not with any integrity."

"What a mess!"

"You didn't really want me to do this anyway!"

I made feeble protests but, I had to admit, just to myself, that I was unnerved at \$50,000 suddenly becoming \$25,000. It was also possible, the temp agent said, that HSBC would have something for Dave after the woman returned from maternity leave. Possibility is good

That job lasted four months, just as promised. Despite his initial disappointment at the new venture's demise, Dave was happy to be working again. After his first day, he bought a drink in a local bar, the first drink he'd felt he could afford in over a year. His supervisor was impressed with his talents and hoped to keep him. Dave didn't want to take less than \$75,000. The office was disorderly, chaotic. He loved order and planning; in our early days in New York City he lined his dresser with a subway token and exact change for *The New York Times* for each day. He wanted a good salary at HSBC to compensate for the stress.

An offer never emerged. I overheard a friend asking Dave if he was disappointed; no, he said; if they had offered him a job he would have felt obligated to take it. Still, in months and years to come that office became one of the "what ifs" I stubbornly tried to push away.

Shortly after the HSBC job ended in January of 2003 Dave's 82-year old mother was scheduled to have peripheral bypass surgery on her right leg to, hopefully, relieve the continual pain she had while walking. On a Thursday evening after my last class we drove upstate.

Scotia, New York, a suburb of Schenectady, was once a one-company, GE city. Now it's an urban shell of boarded Main Street shops interspersed with fast-food joints and check-cashing storefronts. Dave's father worked the floor of the GE plant; his mother's salary as a nurse bolstered the family into the comfortable working class. My parents were solidly, or maybe not so solidly, working class. In my infancy Dad worked in a grocery store, then in a friend's deli. When his friend laid him off my mother used the starch from pasta to stiffen his shirts, and my father went door-to-door selling, of all things, tombstones. Eventually, he got a job as a "parkie," or attendant in a New York City park. Despite its low status and pay, Dad liked the job because it kept him outdoors.

One night when I was in kindergarten my mother added to our evening prayers: "Please help Daddy to get the job." Soon my father became a toll collector, taking quarters from motorists crossing the Whitestone Bridge. He'd keep that job until, determined to squeeze some enjoyment out of what he must have sensed would be his last healthy years, he took early retirement at 58.

Although my father hated the confinement, the toll collector position came with a healthy raise. Still, we had our hard times. We'd moved from the Bronx to a house in Queens that, for many reasons, my parents couldn't keep. They sold it and bought a fixer-upper in the same area. My grandmother, an immigrant from a peasant village in Poland, looked at the new house and confronted my father, "You're gonna take two little girls to live there?" I don't know why but we moved in before the new toilet was installed. My mom pulled out a bucket for the family slops; I held my pee all day. That night I finally told my mom I had to go. She pointed to the bucket and I, almost nauseous, pulled down my pants and tried not to look. I knocked the bucket over. The waste rolled across the floor; I blurted out apologies; my mother got the mop. Crying, Mom warned me and my sister not to marry a man who didn't make a good salary. In those years when Dave flattened his suit collars and knotted his ties for the corporations I sometimes thought, "I didn't, Mom. I didn't."

Dave's mom had a heart attack on the operating table. The surgery left her noticeably weaker, complaining of difficulty breathing. "I'm a goner," she said. Early that spring, when she was just getting out of the hospital and settling in her own home, Dave began a series of talks with a small consulting company in Nassau County. They were keenly interested in his financial service background and his innovative approaches to marketing. We were hopeful. One April morning when I was between classes, my cell phone rang. It was Dave: "They made me an offer. We have to hammer out a few details, but I've got the job."

Later that day he sent out an e-mail to over eighty friends, family, and colleagues, "I've landed." I walked around my campus feeling my breath, it seemed, for the first time in months, feeling my shoulders and legs loosen, walking without a sense of apprehension.

When Dave had made the shift from energy research to banking, I was in graduate school. My dissertation director, in his sometimes-fatherly way, told me that a new job was "a big deal." By now I knew this was true. Dave had to prove himself. But first, he had to work out the logistics of getting to the job. We'd buy a second car in a few months, we agreed, after we'd recovered from twenty months of reduced employment. The Long Island Railroad went to Hicksville, and from there it was a relatively short cab ride from the office. Coming home, Dave could call a cab to the train. Summer was coming; I wouldn't need the car for my work, so Dave could drive to the office without fear of being stuck there after dark, when he would be unable to drive. He'd been born with a congenital nystagmus and extreme nearsightedness; his vision was correctable to only the minimum acceptable for driving, and during his last visit to the ophthalmologist he was told not to drive after dusk

Dave had planned to join me on a three-week study abroad trip to Prague, but having gotten the new job, he didn't think he could ask for three weeks off. I was disappointed Dave couldn't go with me, but more disappointed that I couldn't be with him during this stressful time. I'd just have to offer support from afar. So, while I was abroad Dave and I spoke at least every other day. The news on his mother wasn't good. She had become too weak to climb the stairs, even with help. Cooking even simple meals exhausted her.

The news on the job was mixed. Making sales was challenging. One week after Dave had accepted the offer the man who made it was let go. Still, a couple of weeks into his new work Dave felt confident enough to load up the car he was now driving with some plants and office supplies that had been crammed into our apartment. About a week into my trip Dave had his two month review. I calculated the time difference, carefully noted his schedule for the day, and called. Everything went well, he said. I'm sure Dave gave me some further details, but all I remember is that everything went well. Really, that's all I cared about.

Three weeks after departing for Prague, I returned to the States. Dave

met me at the door of our apartment. I jumped up and wrapped my legs around his waist; he hugged me tightly and led me to the couch.

"Sit down," he gestured.

"Is everything okay?"

"It sucks the big one."

His mother must be in trouble. "What happened?"

"I got fired."

He'd gotten laid off some time while I was over the Atlantic Ocean. As he happily waited for the confirmation of his first sale, his immediate supervisor called him in. The organization had changed its strategy; Dave was, unfortunately, no longer needed.

He packed the plants, books, and desk items in the car. Once back in New York City, he tried to get a friend to meet him for a drink, just to talk. But all his friends were working and had plans.

Dave mused about his situation, "I'd rather not look for another job until the end of the summer...I don't even know what to say, if I should say anything about this job."

For the next ten days or so Dave tried to find places in the apartment for the materials brought back from the two-month job. Then he planned a trip to a marketing conference he'd always found rejuvenating. He'd just showered and had dried off when we got the call: his mother had died.

Since Dave and I had decided that he wouldn't actively look for work during the summer, it wasn't surprising, or more than mildly distressing, that he didn't have work by September. The months following his mother's death were taken up with estate matters, especially preparing his mother's home for sale. In the beginning of October Dave resumed his job search. The fall passed. The holidays were notoriously slow. On a brief holiday in Puerto Rico (paid for with money from mom's estate) Dave told a fellow guest at the hotel that he was semi-retired. I bristled. Sometimes I showed him want ads. Sometimes he answered them. Sometimes he explained why the jobs advertised weren't appropriate.

With time on his hands, he'd taken over our finances, so I didn't look at the checking account very regularly. One day in March of 2004 I decided to open the checking ledger on our computer. There was no unemployment check for the past month. I scrolled back; there hadn't been a check for a couple of months. My jaw clenched. When I confronted Dave, I tried to modulate my voice.

"What happened to the unemployment checks?

"They ran out."

"But I thought you told me the time limit was being extended."

"I thought the government was going to extend them, the recession is still on, really, but the government didn't."

In other situations I might have felt stupid for not noticing a news item so important to my life. But at the time all I felt were anger and fear. "We have no money coming in from you!"

"I know! I'm looking for a job! What do you want me to do?"

I slept little that night, and the next several nights. We fought about the quality of his web site. We fought about the clutter in the office. We didn't do much, because we didn't know what to do.

After I calmed down, I began to realize, maybe, Dave wouldn't get another professional job. But we needed some more money, even if not close to what he used to make, and he needed something to do with his time. Maybe a gig, I thought.

About a year earlier, my nephew had graduated from high school. His party was at my sister's spacious Queens home with an oversized living room and a built-in bar. Soon after we arrived Dave began making drinks .The bar became the central gathering place; Dave laughed, he hosted; he made people happy, which he loved.

Maybe a bartending gig.

For \$750.00 Dave enrolled in a week-long course at the New York Bartending School. As by far the oldest in the class, he had some advantages. Quickly he named "Manhattan" as his favorite cocktail while the recent college grads struggled to think of something besides beer. He was also a good speed mixer, turning out seventeen drinks in less than five minutes. And dutifully, every night he studied a thick stack of index cards listing drinks and ingredients. He graduated and, like all graduates, was given the chance to "work" (no pay) at one of three bars for a few nights so he'd have experience to put on his resume.

The bars were Caribbean-esque places in midtown and lower Manhattan. Recent graduates would show up between 6:00 and 10 P.M. and hope for a chance to get behind the bar. Sometimes there was a cue, so if he didn't they arrive early enough Dave might not get to work. Sometimes there weren't any customers or sometimes the customers just ordered beer. When someone did order a mixed drink, it was Dave was given the chance to share a creation. *Isn't this good? Shouldn't I keep doing this?*

He applied for several bartending jobs at places that wanted experience. (No one was impressed by the several nights bartending for free.) He talked to an old bartender friend at a Village haunt who told him that business had fallen by a third since September 11. After a few weeks Dave got a call from a new bar/restaurant about two blocks from us. Management wanted someone to work the Sunday brunch shift as well as possibly Friday and Saturday nights. Perfect. Dave, a foodie and accomplished chef, could be a real asset at brunch time. (Years earlier, during the former period of unemployment, Dave had tried to open a restaurant, but couldn't raise enough money.)

He went in on Friday night—for training. That meant no money. But few people came into the restaurant on this extremely soggy summer evening, so he had to go back the next Friday night for more training. I think there were a few more people. When I asked about the work, Dave said "It's hard...learning the cash register and everything." The restaurant never called him back, never returned his phone calls. For awhile I asked about his applying for other bartender jobs.

A few months later a friend queried Dave about this brief stint behind the bar, "It must be really hard work."

"It is. And you find yourself in a lot of tight spaces. I don't fit well in tight spaces."

Months later I mentioned that an African-American male student at my college who had trained as a masseuse couldn't find work. He hadn't realized the most successful masseuses were svelte blond women under thirty. "It's the same with bartenders," Dave replied.

With our savings dwindling and Dave becoming increasingly depressed, I felt as though I were helplessly watching our lives unravel. In the summer of 2004, Dave attended the annual marketing conference he'd missed the previous year. When he called from there, excitement ran through his voice: "Some of the people here are starting a consulting company. They want me to work with them in marketing and planning." Some vague dispiriting statistic about the number of businesses that fail went through my mind. Dave didn't need another start up that would likely flounder. I didn't need another start up. We needed something real, tangible: nine-to-five, 401K, health insurance—or at least a steady salary. That's what I thought. He thought he needed—maybe more than those tangible things—a job that valued his skills.

We crawled through the fall of 2004 with Dave getting occasional consulting jobs and making far less than we needed.

Say what you want about luck, it's great when it smiles on you. "You remember Mashima?" Dave asked when I arrived home.

"Sure. HSBC."

"Well, her assistant resigned and they need someone right away. They offered me \$75.00 an hour. I said I wanted \$100.00."

I took a deep breath.

"They offered me \$95.00."

"Wow! Full-time?"

"As many hours as I want up to 40. I start on Monday."

I bought clothes I'd put off purchasing. I bought some house wares. And I bought shoes. New boots. Birkenstock sandals. Soft black leather maryjanes. I also bought new t shirts and other clothes for another studyabroad trip to Prague. This time Dave was going. He told HSBC that he'd already planned the trip.

I came to view Dave's brief employment stints as breathers in a life of constant, if subliminal, anxiety. I felt as though the very air around me were lighter; the conversations between me and Dave were certainly lighter. Sara Smolinsky, the protagonist in Anzia Yezierska's *The Bread Givers*, at one point watches her parents jovially conversing during a few minutes when they believe they have escaped poverty. If her parents did not have such financial burdens, the young girl realizes, they would not quarrel as they usually did. When Dave was working there was less quarreling about whether to go to a movie or not. Phone bills were not scoured so carefully. More importantly, I didn't worry about Dave's start-up venture. He had an income. The new company probably wouldn't go anywhere, but we had money. For awhile. My horizons were shortening.

In late May of 2005 Dave and I flew to Prague with fourteen students and another faculty member. While tying up some HSBC matters and solidifying plans for his work with the new marketing company, Dave was scheduling a battery of medical tests. During a routine physical his endocrinologist (who monitored his diabetes) had found a bruit in his left carotid artery.

"What's a bruit?"

"A gurgling sound," Dave explained, that might indicate a blockage and pose a stroke risk.

During the week before the Prague trip I spent hours talking to our insurance company. Finally, we got permission for Dave to have the MRI, and were relieved that at least the insurance company would pay 80% of the out-of-network, \$1000 cost. Then it was time for us to go to Prague; the results and tests would have to wait until we got back.

The first few days of our visit were marked by unseasonable heat of 90 degree temperatures that seemed hotter given the rarity of air conditioning in the Czech Republic. I'd been surprised by temperature variations on my last trip so I packed a variety of clothing. Dave, however, had thought shorts would be unnecessary. After about three days, Dave and I decided to use some free time to look for a pair for him. My sense of direction is unbelievably bad, and I hadn't been in Prague long enough for my memory of the city to return. The sun beat down, Dave's t-shirt stuck to him, sweat covered his face. He got irritable. I, already disoriented, got turned around and took us about ten minutes out of our direction. "Damn you!" he exclaimed, as he became more frustrated with my wrong turns.

Soon after we returned to the room, I went out again to decompress. After 20 minutes or so I returned to find him asleep on one of our twin beds looking more exhausted and wrung-out than the 90-degree temperatures could explain. "Something is really wrong," I thought, ever so briefly, before I brushed that thought away like our argument. After our one altercation, Dave and I settled into a comfortable pattern of touring with college students and listening to jazz on several nights after dinner. Two weeks later Dave got up at 3:30 in the morning to catch a cab to the airport: back to New York and the good-paying job at HSBC. A week later I, too, said good-bye to Prague, and, to what I would later realize, was the best part of the summer.

Soon after his return Dave had the MRI. Our internist, Dr. Steve Turner, reached me on the phone. He knew me well enough, fortunately, to forget HIPAA rules, "Now, I don't want you to worry, but the MRI is showing some blockages... I'd like Dave to see my friend Jim." Something about stroke risk. Something about a stent.

Jim was a cardiologist and a pioneer in the use of stents to treat blockages in the carotid arteries. There are doctors who try every strategy to spare their patients surgery, and there are doctors who think that there's almost no problem that couldn't be remedied with the right cut. Jim was in the latter category. He talked about the success rate of the operation, the rapid recovery, and the low risk of complications. I took scrupulous notes all the time flashing back to my late mother-in-law who, seventeen years earlier, had a double endarterectomy. For several days after the operation both sides of her neck were covered with thick cellophane tape bandages. Her voice faded into a squeak that could not be heard in the slightest noise. Still, she was all right; she'd lived another seventeen years, several as a smoker.

Jim recommended another test of the carotid artery. In case this test indicated a need for surgery, he advised, Dave should have a stress test, even though he'd had one about eighteen months earlier.

"I can't do a stress test. I have plantar fasciitis."

"They can do a chemical stress test," Jim replied. He had an answer for everything.

Dave made an appointment for a carotid test and another appointment for the stress test. The doctors took the insurance information and, fortunately, agreed to notify our precertification unit to get approval for the tests. Then, about two hours late, Dave headed toward the office. As a temp, he would not get paid for hours missed.

After a week Dave called our internist, "Any word?" "Nothing yet... that's probably good news...They get back to you right away if there's a problem."

A few days later Dave was preparing a shrimp dinner, when Dr. Turner called. As Dave had gone into the other room, I couldn't make out what he was saying, but I could hear his voice tightening with stress, "Marianne, pick up the phone. Dr T. is driving me crazy."

The bruit, Dr. T. explained, is nothing to be concerned about. The stress test, however, showed three major blockages. When we get off the phone, Dave foregoes dinner and sits in his leather recliner, eyes fixed straight ahead.

An angiogram confirms what the stress test indicated. In our consults

with doctors I write copiously, trying to distract myself from the reality that my spouse has a life-threatening medical condition. When we go for a second opinion, the doctor quickly tells us a bypass is the only option; stents won't work. Each of the three arteries is 85% to 90% blocked.

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About a week after putting in for two weeks off for Dave's surgery, I received paperwork for a leave in accordance with the Family Leave Act. I panicked. I didn't ask for leave; I couldn't afford my legal right to take off three months without pay. The dean's assistant calmed me down. "It's just a precaution. We have to file the paperwork in case you're out longer than you think you'll be. Don't worry. Take care of your husband."

As I made arrangements for non-tenure track faculty members to take my classes for two to three weeks, I never allowed myself to think anything other than that Dave would recover well from the surgery. Luckily, he was a poster child for a sextuple bypass, an operation that which took about five hours and cost many thousands of dollars (some paid by the insurance company, some paid by us, and some graciously forgiven by the surgeon). Dave had the characteristic "zipper" scar starting at his heart and extending about six inches down. But he was out of the hospital in just four days later and on the road to recovery. Each day we took a very short walk outside the apartment; first day, about twenty feet; second day, thirty, each day a little more, a little easier. He told his temp job at HSBC he'd be out for medical reasons. He knew he wouldn't get paid. But there was some talk that they might want someone long term. Someone who's had heart surgery?

After two and a half weeks I planned to go back to teaching. Then very late on the Saturday night before I was to return to school, I heard Dave get up. He was in the bathroom for a very long time; I lay there, waiting. Then, he came into our room and collapsed on the bed, reaching for my arm, barely touching it.

"How are you?"

"I don't know. I feel very dizzy. Weak."

Minutes after I called 911 our apartment was filled with EMTs and firefighters. Dave's heart rate, one EMT told me, was 30. A couple of minutes later: "I don't want to scare you, but the medication we use to bring up the heart rate isn't working." They want to take us to the closest hospital—one around the corner. Dave and I want them to take us to the hospital where he had the surgery. "I'll take him in a cab if you won't," I protest. "He'll die." I speed dial the internist, cardiac surgeon, and cardiologist. I'm given a piece of paper to sign, and we're on our way to our hospital. There we sign another piece of paper authorizing the doctors to put in a pacemaker—which they don't do. They keep him overnight and decide the problem is the beta blocker he's been taking. He's taken off the drug; he's fine, we think, but I'm not sure enough. As calmly as possible, I call my dean and tell him there's been a setback; I need another week. It's okay.

Dave's father had heart problems. Dave has risk factors—obesity and diabetes. But that isn't the whole story. Researchers have found what those of us who are close to disposed workers have long suspected.

Workers who lost their jobs more than doubled their risk of heart attack and stroke, compared to those who had steady employment. Eightythree percent of workers who had experienced workplace closures were more likely to report new health conditions and or emotional issues like anxiety and low self-esteem. Finally, researchers also found that those who had lost their jobs had shorter life expectancies.

For the next couple of weeks Dave continues to take long afternoon naps. But he also increases his walks to 30 minutes at a time. Four weeks after the surgery he starts back at HSBC part time. Mashima complements him on his work, tells him how pleased she is to have him back. I'm more gentle in my questioning now, "What about long term?" "We'll talk." One day they do talk.

"There might be something, but it would only pay about \$40 an hour. The company doesn't have the money to continue to pay me \$95."

"Well, \$40 an hour is something."

"She's impossible. The office is in constant crisis. At least \$95 makes it worthwhile."

Maybe someone with a heart condition shouldn't work someplace in constant crisis. Still, it's a job. I don't want to push him; physically and mentally he's too fragile.

Predictably, he turns down Mashima's offer. When he calls after the Christmas holidays, she says they don't need anyone. We never hear from her again.

There's no work for Dave in January. Or February. We make regular withdrawals from out savings account. By March my mouth hurts from grinding my teeth at night. I try not to think of the future; there is no future. And I keep coming back to the reality that \$40 an hour is more than nothing. I can't help but think this, and finally, I can't help but say it.

As I am carving into my chicken breast, I take a deep breath, "I just wanted to say that I really think you should have taken that job with Mashima."

Dave stares into his plate, throws down his dinner fork, and storms into the bedroom. I find him on the bed, his feet hanging over the edge as though the mattress cannot contain him, his body heaving and sobbing loudly.

"Dave, please, I just was trying to say...

"You wanted me to work for that bitch ... "

I've really blown it. I've got to make this right. "No, I just thought, it was something..."

"I should never have had the surgery. I should have just popped."

"No!"

"Who's going to hire me? I'm 57 years old and I have a heart condition."

He won't let me touch him or talk to him. I can't do anything to comfort him, and I'm afraid I'll make things worse. Cell phone in hand, I head out the apartment door, calling therapists and friends. With doctors, I leave brief, urgent messages. With friends, I look for understanding and vindication.

The next few days Dave and I tiptoe around each other, each feeling as though we've misbehaved terribly. About a week later we schedule a joint session with a therapist he's been seeing. Dr. Sloman gently prods each of us as we try to come back from our abysses. Eventually, we do.

Surprisingly, in a few months we find quasi-permanent financial relief. It doesn't come from the start up, which is attracting few clients; it doesn't come from a job at all, although Dave had a few interviews and even, perhaps in a concession to me, took a \$10-an-hour part-time position in a museum. No, relief came from private disability insurance. In our efforts to manage expenses, we'd decided to cancel Dave's costly disability coverage; he was not working, so there was no income to replace. Our agent, however, had a different suggestion: since Dave had a heart condition that required major surgery and other medical problems, like diabetes, why not apply for disability?. To qualify for government disability, the agent explained, one had to be unable to work in any job; but to qualify for private disability insurance, one only had to be unable to work in the field for which one trained. We could make a case that the demands of banking and marketing were too strenuous for Dave.

It seems like a long shot, but Dave decides to try. Filling out forms and meeting with doctors who fill out more forms takes weeks. We wait months. Eventually, Dave tells me, "I've just about decided the insurance company isn't going to give me this." "But you don't make the decisions," I say, trying to comfort with my logic.

While in the library, I get a text message from Dave asking me to call. It seems miraculous when he tells me that his claim had been granted. Relief rushes over me. I try to return to my work, but after an initial elation I'm exhausted. Quickly, I pack up and take the subway home, where I sleep for the rest of the afternoon.

Our lives are happier and more relaxed, save for the fear that Dave could, in one of the periodic medical reviews, be deemed fit for his work. Dave is elated that he had the foresight to take out that insurance policy; he feels vindicated for any bad decisions he may have made about work.

I don't worry so much about our finances now, but I do worry about Dave. He's devoting more time to community activities and local politics, and often has three for four meetings a week. He's once again defining himself, now as a disabled worker and neighborhood activist. Still, he struggles with his weight and his diabetes, a disease which, the doctors note, is progressing slowly, but progressing nonetheless. He now takes insulin every day. He's busy, but he does everything more slowly than he did during his working years, as though he's deliberately trying to fill his days. There's a scar on him less visible than the six-inch "zipper" from the bypass, but no less real. After over twenty years in the workforce, he was told that nothing he could do was of any value. He can reinvent himself, but he can't reinvent what happened to him.

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