



A Fighting Chance

**ELIZABETH
WARREN**

A
FIGHTING
CHANCE

Elizabeth Warren

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For Octavia, Lavinia, Atticus, and all our children

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Prologue | A Fighting Chance

I'M ELIZABETH WARREN. I'm a wife, a mother, and a grandmother. For nearly all my life, I would have said I'm a teacher, but I guess I really can't say that anymore. Now I'd have to introduce myself as a United States senator, though I still feel a small jolt of surprise whenever I say that.

This is my story, and it's a story born of gratitude.

My daddy was a maintenance man and my mother worked the phones at Sears. More than anything, my parents wanted to give my three older brothers and me a future. And all four of us have lived good lives. My oldest brother, Don Reed, served twenty years in the military, with 288 combat missions in Vietnam to his credit. In good years, my brother John had a union job operating a crane and in leaner years he took whatever construction work he could get. My brother David had a special spark; he started his own business, and when that didn't work out, he started another business, because he couldn't imagine a world where he wasn't living by his wits every day. I went to college and became a teacher, first for special-needs kids and then for law students; only much later did I get involved in politics. My brothers and I all married and had children, and my parents plastered the walls, their refrigerator, and their tabletops with pictures of their much-loved grandchildren.

I will be grateful to my mother and daddy until the day I die. They worked hard—really hard—to help my brothers and me along. But we also succeeded, at least in part, because we were lucky enough to grow up in an America that invested in kids like us and helped build a future where we could flourish.

Here's the hard truth: America isn't building that kind of future any longer.

Today the game is rigged—rigged to work for those who have money and power. Big corporations hire armies of lobbyists to get billion-dollar loopholes into the tax system and persuade their friends in Congress to support laws that keep the playing field tilted in their favor. Meanwhile, hardworking families are told that they'll just have to live with smaller dreams for their children.

Over the past generation, America's determination to give every kid access to affordable college and technical training has faded. The basic infrastructure that helps us build thriving businesses and jobs—the roads, bridges, and power grids—has crumbled. The scientific and medical research that has sparked miraculous cures and inventions from the Internet to nanotechnology is starved for funding and the research pipeline is shrinking. The optimism that defines us as a people has been beaten and bruised.

It doesn't have to be this way.

I am determined—fiercely determined—to do everything I can to help us once again be the

America that creates opportunities for anyone who works hard and plays by the rules. An America of accountability and fair play. An America that builds a future for not just some of our children but for *all* of our children. An America where everyone gets what I got: a fighting chance.

My story seems pretty unlikely, even to me. I never expected to run for office—but then again, I never expected to do a lot of things in my life. I never expected to climb a mountain. I never expected to meet the president of the United States. I never expected to be a blonde. But here I am.

The story starts in Oklahoma, where I grew up, and it tumbles through a life built around husbands and babies and setting the kitchen on fire. I made my way to a commuter college, a teaching job, a public law school, and, eventually, a professorship. As I started weaving in academic research, I became more and more worried about what was happening to America's families, and the story shifted to Washington, where I picked my first public fight. In 1995, I agreed to take on what I thought would be some part-time public service for a couple of years, and I quickly got caught up in a battle over our nation's bankruptcy law. I know that sounds a little obscure, but underneath it was a clash about whether our government exists to serve giant banks or struggling families.

The battle lasted much longer than I'd expected—a full ten years, in fact. My own life threaded through, of course, with graduations and funerals and grandchildren of my own. When that battle ended, I picked up another, and then another and another—a total of five big fights in all. They ranged from fighting for a fresh start for families who had suffered a job loss or a serious illness, to trying to force the government to be transparent about what was really going on with the bank bailout, to tangling with the big banks over dishonest mortgages. But the way I see it, even as they took me through that way and that, all five battles were about a single, deeper threat: America's middle class is under attack. Worse, it's not under attack by some unstoppable force of nature. It's in trouble because the game is deliberately rigged.

This book tells a very public story about fraud and bailouts and elections. It also tells a very personal story about mothers and daughters, day care and dogs, aging parents and cranky toddlers. It is not meant to be a definitive account of any historical event—it's just what I saw and what I lived. It is also a story about losing, learning, and getting stronger along the way. It's a story about what's worth fighting for, and how sometimes, even when we fight against very powerful opponents, we *can* win.

I never expected to go to Washington. Heck, for the most part I never even *wanted* to go. But I'm here to fight for something that I believe is worth absolutely everything: to give each one of our kids a fighting chance to build a future full of promise and discovery.

1 | Choosing Battles

I KNOW THE DAY I grew up. I know the minute I grew up. I know why I grew up.

I was twelve, tall for my age and self-conscious about how thin I was. My bones stood out in my wrists, my knees, my elbows. I had crooked teeth and wore glasses for reading. I had straight-as-strings dark brown hair that my aunt Bert cut twice a year. I already knew that I would never be beautiful like my much older cousin Candy, who was a sorority girl and had married the son of a successful car dealer.

I was standing in my mother's bedroom on a warm spring day. Mother had pulled a black dress out of her closet and laid it on the bed. She was crying. My mother cried a lot after my daddy got sick.

A few months earlier, on a cold, gray Sunday, my daddy had been working on our car. Near evening, he came in and sat down at the kitchen table. He just sat there. Daddy was always on the move, so it was odd to see him sit still, looking down, as if he was concentrating on something. His skin looked splotchy and his hands shook.

I was at the table reading, and Mother was at the stove, frying something for dinner. She asked him what was wrong. When he didn't say anything, she accused him of being sick, and he denied it. I closed my book and went upstairs to my bedroom.

After a while, Mother called up the stairs, "Betsy, we're going to the hospital. You stay here. Eat your dinner." By then my three brothers had all grown up and moved out, so it was just me and my little dog, Missy. After dinner, Missy got the scraps and I waited for someone to come home.

For the next week, Aunt Bee and Uncle Stanley picked me up from school. Every afternoon, they took me to the hospital, where Mother sat by Daddy's bed. Daddy was slim, with close-cropped gray hair. He had light blue eyes and fair skin that was always slightly sunburned, but now he looked gray and tired.

All week, people from our church came by our house with casseroles and thick, sweet desserts. I remember how they used the words *heart attack*. Everyone paused before they said it. "When your father had his, uh, heart attack, was he working outside?" "I heard your daddy had, um, a heart attack. I hope he's going to be all right." The pauses scared me.

After Daddy got out of the hospital, he stayed home for a long time.

He ate poached eggs with the yolks taken out, and when he lifted a bag of groceries out of the car, Mother would yell, "Don, stop! Stop that!" I could hear a thread of panic in her voice.

We lived in Oklahoma City. My parents had bought this particular house because it was right inside the boundary line of what my mother believed was the best school district around. The house

had wiring that sparked and plaster that fell off the ceiling, but Daddy was handy, and it had a big yard where my mother grew irises and roses. That spring, Daddy didn't work around the house. Mostly, he sat by himself on an old wooden chair in the garage, smoking and staring somewhere far away.

My mother usually picked me up from school in our bronze-toned station wagon. One day she showed up driving the old, off-white Studebaker that Daddy had been driving back and forth to work. As I climbed in the car, I asked where the station wagon was.

"It's gone."

"Gone where?"

"Gone."

I kept pushing. My mother was staring straight ahead, fingers tight on the steering wheel.

After one more "Where?" she answered in a low voice, "We couldn't pay. They took it."

I never should have asked.

Eventually, Daddy's doctor said he could go back to work, but somehow his old job—selling carpeting at Montgomery Ward—was gone. The store gave him a different job selling lawn mowers and fences, only he didn't get a regular paycheck anymore. Now he depended on commissions. Daddy was naturally quiet, not the kind who usually thrives in sales.

One night at dinner, I asked him why he didn't work in the carpet department anymore. My mother cut in with something about his hours and his insurance. I didn't understand it, but I understood the bitter tone. In her view, his company had robbed him of something he'd worked for. And now, she said, "They think he's going to die."

I needed to stop asking questions.

After school one day, I went with Mother and Aunt Bee to look at a little house with a FOR RENT sign in the front yard. It was small, white, and up on blocks, which meant dogs or raccoons could hide under it. I still remember that it smelled funny, like dust and old cooking.

I didn't ask why we had to move.

Sometimes that spring I would overhear my parents arguing. I guess I shouldn't describe it as arguing; my father never said much of anything, while my mother yelled louder. They drank more, a lot more. No one told me, but I knew, the way kids always know. I knew we were about to lose our house, pretty much the same way we lost the car. I knew that my mother blamed my daddy for not doing "what a man is supposed to do" and taking care of us.

A few days later I was upstairs, standing in my mother's bedroom. Mother's face was puffy, and she had rubbed her eyes to a fierce red color. About a dozen wadded-up tissues were on the bedspread next to the black dress.

I remembered the dress from years earlier, when we still lived in Norman. It was the dress she wore to funerals and graduations. It was a stiff black fabric, with short sleeves and an insert panel on the front, and it had a short black tie at the neck. The dress zipped on the side.

At first I was confused. I wondered if someone had died. But then I understood that she had an important appointment. She had heard that they were hiring at the Sears, Roebuck near our house, and she was interviewing for a job. She was fifty.

Mother barely acknowledged my presence. But as she wrestled her way into her girdle and fastened

her hose, she began talking. She wasn't going to lose this house. She would walk to Sears. She would make only minimum wage, but that was a whole lot better than commission. Betsy could take care of herself. I wasn't sure if she was talking to me or just to herself, so I didn't say anything.

She tugged the dress over her head, struggling to get it over her shoulders, across her belly, and pulled down over her hips. Sometime during her forties, after giving birth to four children, the slim beauty my daddy married had given way to a thicker version of herself.

I stood looking at her while she tugged on the zipper. She held her breath. She worked the zipper. The tears dropped off her chin and onto the floor. At last, she got the zipper all the way to the top. She rubbed her eyes with another Kleenex and blew her nose. She stood still for a while.

Finally, she lifted her head and looked straight at me. "How do I look? Is it too tight?"

The dress *was* too tight—way too tight. It pulled and puckered. I thought it might explode if she moved. But I knew there wasn't another nice dress in the closet.

And that was the moment I crossed the threshold. I wasn't a little girl anymore.

I stood there, as tall as she was. I looked her right in the eye and said: "You look great. Really."

I stood on the front porch and watched her walk down the street. It was quiet at that time of day. The sun was hot, and she was wobbly in her high heels, but she walked straight ahead.

She got the job answering phones at Sears. Later, Daddy left his job as a salesman at Montgomery Ward—or maybe he was let go, I don't really know. He got work as a maintenance man cleaning up around an apartment building. My parents held on to the house until after I graduated from high school, and then they gave it up and moved to an apartment.

My mother never had it easy. She fought for everything she and my daddy ever had. And when things got really tough, she did what needed to be done.

Dreams of Flying

My family stories set the direction of my life long before I was born.

In the 1920s, my daddy had big dreams. He wanted to fly airplanes. I grew up hearing about how he was barely out of high school when he rebuilt a little two-passenger, open-cockpit airplane and taught himself to fly above the prairies of eastern Oklahoma. I always pictured him landing and taking off in vast wheat fields, a tiny plane in an immense blue sky.

But there was something he loved even more than an airplane: he loved my mother. She was fifteen when he noticed her, a whisper-thin, dark-haired beauty who was lively and funny and whose beautiful low voice made her a favorite to sing at weddings and funerals. She would sit for hours in an empty room and play the piano and sing. My daddy fell completely in love with her. His parents bitterly opposed the match because my mother's family was part Native American and that was a big dividing line in those days. But that didn't stop my parents. They eloped in 1932, when Mother was nineteen and Daddy had just turned twenty.

They survived the double blows of the Dust Bowl and the Great Depression in the small town where they had grown up. Half a century later, both my parents still talked of bank failures and

families who lost their farms.

By the time World War II came along, they already had three young boys. Daddy tried to enlist to be a fighter pilot in the war, but the Army Air Forces (as it was known then) said he was too old, or at least that's the explanation I heard. Instead, they took him on as a flight instructor, so the family moved from the little town of Wetumka, Oklahoma, to the bigger town of Muskogee. When the war finally ended, Daddy desperately wanted a job flying the new passenger planes for one of the fast-growing airlines like TWA or American. But that didn't work out either. My mother told me that those jobs also went to the younger men.

After the war, my parents wanted to go back to Wetumka, where they had grown up. But now that my mother and daddy had been away, my grandfather said that my daddy no longer had a job in the family store. He would have to find work somewhere else.

So my daddy scraped together what cash he could and joined up with a partner to start a new business selling cars in Seminole, another small town in Oklahoma. Daddy had always been handy, so he did the car repairs, while his partner worked the front office and handled sales. But the partner ran off with the money, or so the family story went—maybe he just ran the business into the ground. My parents had to start over again.

After that, Daddy moved from one job to another and my parents moved from one little rented house to another. My three brothers grew up, and I was the late-in-life surprise, born in 1949. Daddy used to say that after three boys, I was “the cherry on the whipped cream.” Mother used to say that she was a member of the PTA “longer than any woman on God's green earth.”

By the early 1950s, our family landed in Norman, and my parents put a down payment on a tract house on a gravel street at the edge of town. It had two bedrooms and one bath, with a converted garage where my three brothers slept. One by one, each of my brothers headed off to the military—the air force for the oldest two, Don Reed and John, and the army for David.

The summer I turned eleven, we moved the twenty miles to Oklahoma City. Mother had lobbied Daddy to move to the city in the hope that I'd be able to go to a really good school. By then, Daddy was selling carpet at Montgomery Ward, and eventually my parents found a house that they liked. Daddy kept his tired old Studebaker, but he bought a used station wagon for Mother. To me, that station wagon was luxury itself: it was a glowing bronze color, with leatherette seats and an automatic transmission. It even had air-conditioning.

Book of Colleges

Like a zillion other families, we got by.

My family had been through plenty of ups and downs over the years, and after Daddy's heart attack, it took both my parents' paychecks to manage. But things steadied out over time and we regained our footing. They kept the house and I got to stay in the same public school. I took odd babysitting jobs, waitressed in my aunt Alice's restaurant, and made money by sewing dresses for my aunts. I even sold puppies: Daddy borrowed the neighbor's little black poodle and introduced him

Missy, and the result was a litter of adorable puppies that I sold in a single weekend.

Like a million other teenagers, I hated high school. Classes were okay, and I liked my teachers. I tried hard to fit in, joining the Cygnets Pep Club and the Courtesy Club, but I wasn't good at *high school*—friends, parties, football games. We still had the old Studebaker, now pocked with rust, and my daddy used to drop me off a block away from the school. We both said it was to avoid the traffic, but the traffic was an endless stream of shiny new cars. At the time, I was sure I was the only kid in the entire school whose parents struggled with money. By now I'm just as sure that wasn't true, but the teenage me didn't have much perspective.

My senior year, I checked out a book about colleges from the high school counselor's office. When my mother saw the book, she gave me a hard look. "You aren't thinking about going away to college, are you?" Maybe that had once been her plan for me, before Daddy's heart attack changed everything, but now it was out of the question. She pointed out that we couldn't afford it, that she and Daddy just didn't make enough money. Besides, she argued, I needed to set my sights realistically. It was hard for a woman with a college education to find a husband. "Find a husband" was clearly the goal for any young girl, and I was a pretty iffy candidate.

But later she came back to the topic. If I really wanted to go to college, I could live at home, get a job, and go to school part-time somewhere close. She knew I wanted to be a teacher, and she figured that kind of ambition would probably get pushed aside once I got married and real life set in, but maybe I could go to college until I snagged a husband.

I had a different plan.

Girl with a Plan

It was the fall of 1965, and I was only sixteen, but because I'd skipped a grade, I was now a senior in high school. The way I looked at it, I wasn't pretty and I didn't have the highest grades in my school. I didn't play a sport, couldn't sing, and didn't play a musical instrument. But I did have one talent. I could fight—not with my fists, but with my words. I was the anchor on the debate team.

Debate let me stretch as far as I could go. We researched hard topics—free trade, collective bargaining, nuclear disarmament, Medicare—and I started to understand that I could tackle things I didn't know and teach myself a lot. But most of all, debate was about self-discipline and never giving up. I might get battered, but not beaten.

I figured that debating was my shot at college. So I sat in my room with the door closed, and I read every description in the college book, looking for schools that bragged about their debate teams. I hoped I could find one that would offer me a scholarship. I found only one school—Northwestern—that featured debate in its description. Then I got another lead from a boy who was a year ahead of me on the debate team. After graduation, he had gone to George Washington University. He told me GWU had a great debate team—and a debate scholarship.

Two possibilities. The way I figured it, two was a lot more than none. This plan could work.

I sent away to both colleges for applications, then raced home from debate practice every

afternoon a few minutes ahead of my mother to intercept any mail. When the forms arrived, I filled them out, bought money orders at the 7-Eleven, mailed them off, and then settled in to wait.

I had the idea that I would get a great scholarship and then present it to my parents as an accomplished fact. If I could go to college for free, how could they say no?

But the plan hit a snag. As I filled out the college applications, I realized that to be eligible for a scholarship, I also needed a financial disclosure form from my parents. I'd applied to college, but there was no way to get the help I needed without telling them what I was up to.

I waited until dinner one night. As the three of us sat quietly at the kitchen table, I suddenly said very cheerfully, "There are lots of scholarships for people who want to go to college." I probably had the same forced merriment of the woman selling floor wax on a television commercial. When no one said anything, I said in a quieter voice, "I want to try for one." I didn't mention that I'd already sent off applications to two faraway colleges.

My mother repeated that we couldn't afford college, but I was ready. I argued. I pleaded. There are scholarships that make college free. Why couldn't I try to get into one of those?

My mother kept saying no, but then Daddy surprised both of us, saying: "Let her try, Polly."

And that was how I ended up with my parents' tax returns. As I filled in the financial aid forms, I was surprised by the numbers. I divided their income by 52 and saw how little money they earned each week. I knew money was tight, but were we *poor*? My mother had always claimed that we weren't poor, but I felt very unsteady.

I gave Daddy the forms to sign and handed back the tax returns. No one talked about the forms again.

One afternoon in the spring, two letters arrived on the same day: both schools had accepted me, but the money wasn't the same. Northwestern offered some help, but George Washington went all the way—a full scholarship and a federal student loan. If I was careful with the money they were offering, I could afford to go. I was thrilled. Good-bye, Oklahoma City—GW, here I come!

My mother responded to my news with equal parts pride and worry. She would say to friends, "Well, she figured out how to go to college for free, so what could I say? But I don't know if she'll ever get married."

First Comes Marriage

College was a whole new world for me. I had never been north or east of Pryor, Oklahoma. I had never seen a ballet, never been to a museum, and never ridden in a taxi. I'd never had a debate partner who was black, never known anyone from Asia, and never had a roommate of any kind. But the most remarkable part was that in college I wasn't poor. I had sold my parents on the idea of college being free, and although it turned out I was a little too optimistic, I had my loans and a part-time job, and I worked all summer. I still kept cash in a white sock tucked in the back of a drawer, but now I knew I had enough to get me through each term. I had a taste of security, and it felt like heaven.

Two years into college, Jim Warren popped back into my life. He was the first boy I'd ever dated.

—and the first to dump me. He was seventeen and I was thirteen when we began dating; he was a high school junior on the advanced debate team and I was a freshman just beginning debate. Now he has graduated from college. He had landed a good job with IBM in Houston and was ready to get married. He told me I was cute and fun. Best of all, the guy who had dumped me said he wanted to marry me. He seemed so sure of himself, so confident about what life should look like.

I was amazed—amazed and grateful—that he had chosen me. I said yes in a nanosecond.

Less than eight weeks after Jim proposed, I gave up my scholarship, dropped out of college, sewed a wedding gown, and walked down the aisle of Oklahoma City's May Avenue United Methodist Church on Daddy's arm. It was the fall of 1968. I was nineteen.

Jim and I packed up his little sky-blue Mustang and moved into a small apartment in Houston. I got a temp job the first week. The money was good, but I wanted to go back to school. I still dreamed of being a teacher, and that meant I needed a college degree.

I now had what Jim jokingly called a "reverse dowry"—I owed money on my student loans from GW, even though I hadn't gotten a diploma. But I had a plan. If I could finish college and get a teaching job, I could make a steady salary *and* the government would forgive some of those loans every year. The University of Houston was about forty minutes away, and tuition was only \$500 a semester. I persuaded Jim that it would make sense for me to go back to school.

In 1970, just after I finished college in Houston, Jim was transferred to IBM's office in New Jersey. Soon after we moved, I got my first real job, as a speech therapist for special-needs kids at a nearby public school. I was twenty-one, but I looked about fourteen. By the end of the school year, I was pretty obviously pregnant. The principal did what I think a lot of principals did back then—wished me good luck, didn't ask me back for the next school year, and hired someone else for the job.

We had a beautiful baby girl and named her Amelia Louise, after Aunt Bee (Bessie Amelia) and my mother (Pauline Louise).

Jim thought life was just fine. He could support us, and we both assumed I would stay home.

I tried. I really tried.

For a while, I dedicated myself to making a home. We bought a converted summer house, slightly damp in the summer and freezing cold in the winter (my first lesson in the importance of insulation). But it was in our price range, and it had a magnificent rhododendron bush that made spring feel like a celebration. I bought a home-repair book, and with Amelia safely deposited nearby in her playpen, I set about changing my little corner of the world. I rebuilt bookshelves and taught myself how to refinish the floors and lay bathroom tile (only a little crookedly). At one point, I decided I could cover up the cracks in the bathroom ceiling by wallpapering over them. I learned the hard way that wallpapering a ceiling is entirely different from doing the walls; days later, I was *still* washing wallpaper paste out of my hair.

I sewed, and I tried to cook. In high school, I'd won the Betty Crocker Homemaker of Tomorrow Award, but the prize was based on a written test, not a taste test. (Ask me the butterfat content of heavy cream or how to tie off a lazy daisy stitch and I was golden.) For a wedding present, my mother had bought me a Betty Crocker cookbook, but cooking up those recipes day after day made me feel numb, and my attention often wandered. I gave us all food poisoning twice and set the kitchen on fire

maybe four or five times. My daddy bought me a fire extinguisher for Christmas.

Amelia and I went everywhere together. She was an adventuresome baby—willing to eat anything, willing to nap anywhere. I loved her until my chest hurt and my eyes filled with tears. I wanted everything for her. But no matter how hard I tried, I felt I was failing her.

The women's movement was exploding around the country, but not in our quiet New Jersey suburb and certainly not in our little family. I wanted to be a good wife and mother, but I wanted to do something more. I felt deeply ashamed that I didn't want to stay home full-time with my cheerful, adorable daughter.

My first choice was to go back to teaching, but I never even asked Jim. I knew he would say that a demanding full-time job was out of the question. So somewhere between diapers and breast-feeding I hatched the idea of going to school. At first Jim resisted, but finally he agreed. School would be okay.

Suddenly the world opened up. It was kid-in-the-candy-store time. At first I thought about graduate school in speech pathology. I also got the applications for engineering school. And then I thought of law school. I knew next to nothing about being a lawyer, but on television lawyers were always fighting to defend good people who needed help. Besides, there was just a little wonderment in the notion that I could actually earn a law degree. I loved the thought that someday Amelia would be able to say that her mommy was a lawyer.

Telling my mother about my plan to go to law school was worse than telling her about college. She was sure something was wrong with me. I should stay home. I should have more children. I should count on Jim to support me. She cautioned me against becoming "one of those crazy women's libbers" and warned me that they weren't happy and never could be.

I loved my mother. I wanted her to smile, to believe that I was doing the right thing. But that wasn't going to happen. So I ducked my head and kept on going.

Law School

For three years, Amelia and I bundled up in the mornings, strapped ourselves into our bright blue Volkswagen Beetle, and made our way in the world. Amelia stayed with a lady who looked after half a dozen other kids, and I went to classes at Rutgers Law School. Every afternoon, when I picked up Amelia, just after lunchtime, we'd tell each other stories about our days—about the boy who smeared pudding in his hair (Amelia) or the professor who couldn't see very well and called on a coat hanging on a rack in the back of the room (me). We laughed and laughed.

I loved law school. I loved the intensity, the sharp interactions as teachers grilled us and we cross-examined one another. I loved the optimism of it all, the idea that we could argue our way to a better world.

About three weeks into law school, one of the professors was setting up a hypothetical problem and he referred to "the guy's secretary, a typical dumb blonde." A woman a few seats over immediately started booing. For an instant she was by herself, but then the entire class picked it up. We booed and hissed. Someone hollered something. The professor looked up quickly and then actual

staggered back as if he had been hit. One tiny collective action and his world had just shifted a bit. She had mine.

During my second year, I interviewed for jobs as a summer associate at Wall Street law firms. Women were relatively rare in law; only about one in ten lawyers was a woman. Stories still circulated about women who graduated and were offered jobs as legal secretaries or assistants—not real lawyers.

My first interview was with one of the many firms that had plenty of women secretaries and clerks but hardly any women lawyers. I borrowed a dress, a black-and-red wool number that I thought looked very professional. I took the train from New Jersey to Wall Street and made my way to the towering building where the firm was located. The first couple of interviews went well, but the third partner interview me leaned back in his chair, scowled at my résumé, and looked up at me with barely concealed contempt. “There’s a typographical error on your résumé. Should I take that as a sign of the quality of the work you do?”

I didn’t flinch. “You should take it as a sign that you’d better not hire me to type.”

He jumped. Then he leaned back and laughed. “You’ll do just fine.”

On the train on the way home, I went over every word on my résumé. There was no typo. I thought the guy was a jerk, but I smiled politely when I got the job offer.

I lined up ten weeks of babysitting by getting help from the teenage girl down the street, the lady across the street, and another mom with a little girl the same age as Amelia. The Wall Street money that summer was astonishing—enough to buy us a second car and for me to get my teeth straightened. I headed back to my last year of law school with a mouthful of wires and a four-year-old who was settled in preschool, as well as the faintest hint that I might actually be able to have a career as a lawyer.

By graduation day, the world looked very different. It was June 1976, and on the morning of the ceremony I had the worst headache of my life. I was wearing an ugly maternity dress, panty hose that were way too tight, and stiff shoes that felt too small. The whole outfit was shrouded in a heavy wool graduation gown and a too-big mortarboard that slipped if I shifted my head even a fraction. I was eight months pregnant, and I felt like an enormous water balloon that might roll off my folding chair and explode on the ground. Instead of listening to the speaker, I counted my breaths, partly so I wouldn’t faint and partly so I wouldn’t cry.

For me, law school had been all about possibilities. But now, sitting at graduation, those possibilities seemed to have evaporated. Once I had gotten pregnant, my efforts to find a job with a law firm had been politely but firmly turned aside. Everyone smiled, but no one invited me for a second interview.

My friends were heading off to real jobs. Not me: I was twenty-six, I would soon have two children, and I was heading home. I believed the working world was now closed to me forever.

Several weeks later, Alex was born. He was a cranky baby who cried for hours at a time. I rocked and jiggled and sometimes cried with him. But I loved him dearly, and I knew that my family was not perfect: a steady husband, a clever daughter, a healthy son. I had done everything I was supposed to do. Over and over, I told myself that Fortune had smiled on me. Be grateful; count your blessings.

I tried to settle my heart, but in the quiet spaces early in the morning or late at night, I wondered why I felt as if I had run as fast as I could and just missed the train.

Hire Me—Please!

After a few months, I bounced back a bit and put together another plan. First I would take the bar exam; then maybe I could figure out a way to practice law part-time. When I called the licensing board to say I needed to bring a nursing baby to the exam, the man on the phone seemed flustered (What on earth were these women up to?) But I got my license, and I hung out a shingle—literally. I had a sign painted up, a classy number with a black background and white printing: ELIZABETH WARREN, ATTORNEY-AT-LAW. I hung it from a little arm on the light post by the front steps of our house. I figured if I got any clients, I could meet them in the living room and kick the toys under the couch.

In early 1977, I got a call from one of my old professors at Rutgers. The spring semester was starting, and the school had hired a local judge to teach a section of legal writing. But the judge hadn't shown up, so they were casting about for someone to teach one night a week. Would I be interested?

I started the next night.

My neighbor watched Amelia and Alex, and I got another chance. I was a teacher again: Wovv Babies and classrooms, getting dinner on the table and writing an academic article—my life bubbled over, and it was thrilling. As the term came to a close, the school asked if I wanted to come back the next semester for another part-time gig. You bet.

I'd been teaching nearly a year when Jim announced that IBM would be transferring him again. The company gave him some choices about where he might go, but the mix of possibilities seemed bizarre: Houston, Texas; Vandenberg, California; Concrete, North Dakota.

I went out to our car and got the big map from the glove compartment. Vandenberg was about halfway between Los Angeles and San Francisco. Concrete wasn't even listed, but Jim said it was somewhere near the Canadian border. I stared at the map, frozen.

My teaching career at Rutgers was over. For days I felt as if I couldn't breathe. Then I thought: This is stupid. Do something.

One afternoon, I pulled out my Smith Corona portable typewriter and ginned up a résumé. I knew the University of Houston had a law school; I didn't know whether they had any openings, but what could it hurt to write them a letter? I gave my typewriter a nice big smile and started in. I was now an experienced law teacher (sort of) and I'd be interested in teaching legal writing at the University of Houston (or anything else they needed), and so on. I finished just as Alex woke up from his nap, and I carried him in my arms and walked my letter to the mailbox.

Nothing happened.

Jim talked about the great work the guys in Concrete were doing. He called some friends to find out more about Vandenberg. I smiled and said it all sounded promising. I was determined not to panic.

In the spring of 1978, shortly before Jim had to decide where to go, the phone rang. It was early evening, the cranky time of day. I was jostling Alex on my hip and frying pork chops. Amelia was c

the floor with crayons scattered all around. I kept an eye on the clock, knowing Jim would come through the door in about twenty minutes.

The white phone was on the wall in the kitchen, and it had a long spiral cord. I said hello, tucked the phone expertly between my ear and my shoulder, and walked back over to the stove.

“This is Eugene Smith from the University of Houston,” said the man on the phone. “We got your letter and I’d like to ask you some questions.” And off he went. Subject areas? Scholarly interests? Teaching philosophy? Holy cow. I’d never had a job interview as probing as this one, and I was completely unprepared. I tried to sound smooth and relaxed, even as I jiggled Alex furiously in the hope that he wouldn’t start crying. And I kept looking at those damn pork chops and thinking, If you burn, I’ll throw you through the window.

Somehow, it never occurred to me that I could offer to call Professor Smith back later. I figured it was now or never. It also didn’t occur to me to turn off the heat under the pan. At least this time it didn’t set the kitchen on fire.

Finally, Professor Smith stopped asking questions and said good-bye. I put the pork chops on a plate, then sat on the kitchen floor and put my head in my hands. That interview had been my golden opportunity, and I had blown it. I wasn’t ready, I hadn’t worked hard enough, and now my one chance at a good job was gone.

About a week later, Professor Smith called back. Would I fly to Houston to meet the faculty?

I got the job—a full-time, tenure-track, all-the-bells-and-whistles teaching job. I would teach contract law and run the legal writing program. I’d have an office (wow!), and, unlike at Rutgers, I’d be called “Professor.” When I called my parents, my mother reminded me how hard this would be—two little children to care for, a house to manage, a husband to keep happy. I shouldn’t jeopardize all I had by reaching too far. But my daddy gave me no such warnings. He just said, “That’s my Betsy.”

Jim agreed to ask IBM for the Houston transfer, and by late spring we were heading off again on a new life. We bought a nice house in the Houston suburbs. We had two adorable little children, and at twenty-eight, I was about to become a real live law professor. I wished I knew how to do cartwheels because I would have flipped over and over.

The best I could do was say my prayers every night, always starting with a heartfelt, “Thank you, Lord, for these Thy blessings.”

Smacked Down by Child Care

There was only one other full-time woman on the faculty at UH Law School, and she had landed the job a year after her husband had been hired. In that first year of teaching, I was mistaken for a secretary, a student, the wife of a student, a lost undergrad who had wandered into the law school by mistake, and a nurse (blood drive day).

I headed straight for the money courses. I started with contract law and over time added business and finance courses. I loved the idea of mastery over money. Besides, these were some of the most technical, complex areas of law. I figured that if I could manage this, no one could question whether

young woman with two little children belonged here, even if I looked like someone's idea of a school nurse.

That first year of teaching law school took my breath away. I loved the classroom. I watched faces and it felt like a victory every time I saw the *click!* as a student grasped a really hard idea. I was doing my best to stay just one step ahead of the students, and new ideas seemed to race through my head a million times a second. We were making something happen in the classroom. We were growing brains. We were growing futures.

But the new job was hard, and at home my world was stretched to the breaking point. I traded carpool duties, took my turn as a Girl Scout leader, taught Sunday school for the fifth graders, and made cookies for bake sales, but I could never catch up. I kept a calendar in the kitchen, and I hated to look at it. I felt as though I had this giant pile of duties balanced on my head as I rode a wobbly bicycle on a high wire stretched across a canyon. The slightest mishap—the dog got loose or the car wouldn't start—and we would all go crashing down.

Jim and I never argued. He didn't say much about my job, but he always looked at his watch when dinner wasn't served on time or when I sat up late at night grading exams. I thought he felt I had reneged on our unspoken deal that he would work and I would take care of the house and children. I also thought he was right.

I kept pedaling faster, but child care brought me down.

It was a Tuesday, winter in much of the country but warm and sunny in Houston. My classes were over for the day, and I hurried to the car. I needed to get to the child care center in the strip mall to pick up Alex. It was a little past five, but the center was still full. Alex was sitting on a small cot. When I saw him, he didn't run over to me. He just sat and looked at me. I felt my chest tighten.

He was a beautiful child. Big for his age, sturdy, with blond hair, dimpled knees, and huge brown eyes.

I picked him up. His diaper was soggy, and I tried to lay him down on the cot to change him, but he clung to me and cried. I gave up and carried him to the car. By now, he was going full force, crying louder and kicking. I had tears, pee, and baby snot on my blouse.

By the time we got home, he was exhausted and so was I. I called our neighbor Sue and asked her to send Amelia home. I gave Alex a bath and started crumbling up hamburger in a skillet as I made dinner. I put in a load of laundry.

When I was in law school, Amelia and I had been buddies. She allowed me to believe that a life that combined inside and outside—family and not family—could actually work. But Alex cried for hours at a time, turning red and sweating and seeming to be furious at my inability to fix whatever was wrong. Once I started teaching, mornings were torture. Alex knocked his cereal bowl across the room and cried when I dressed him. He kicked me while I tried to fasten him in his car seat and clung to me when I needed to leave. He was heavy and strong for a toddler. I was outmatched.

I was so tired that my bones hurt. Alex still woke up about three every morning. I'd stumble out of bed when he cried, afraid he'd wake Amelia or Jim. I'd feel around in the dark, wrap us together in a blanket, and then rock him back and forth in an old rocking chair I'd had since I was a kid. We held each other, and for a while each night while I drifted in and out of sleep, I prayed that he forgave me.

for my many shortcomings.

But on that Tuesday night, I couldn't forgive myself. I knew the day care place wasn't good. Alex had been there only a couple of weeks, but it wasn't working. I couldn't quite say why. Maybe it smelled funny. Maybe the people weren't friendly. I wasn't sure what was wrong, but I knew it wasn't working.

I'd been teaching only a short time, but I had cycled through one child care arrangement after another. The pain of each transition was intense. Each represented a failure. A sitter who never showed up. A neighbor who changed her mind. A child care center that left Alex in dirty diapers all day. I knew I was failing my son.

One night after I had put both kids to bed, Aunt Bee called. By now, she was in her late seventies. She asked how I was doing. I said, "Fine," and then abruptly started to cry. "I can't do this. I can't teach and take care of Amy and Alex. I'm doing a terrible job. I'm going to have to quit."

I hadn't even thought of it until I said it: Quit. Once I started to cry, it was as if something inside me broke. I cried harder.

Aunt Bee, one of my mother's older sisters, had been born in 1901 in Indian Territory, before it became the state of Oklahoma. She was short, with an ample bosom and small, arthritic hands. From her teens, she had worked variously as a secretary, a typist, and a clerk. She had lived with many grandparents on and off, pitching in her paycheck to the household budget. She was a highly independent woman in every way except one: she never learned to drive. As a young woman, she had gotten a driving lesson in my grandfather's old Model T, and she had run over a wild turkey. Fifteen years later, she still teared up when she told the story. After that, she swore she'd never drive again—and she hadn't.

"Bee" was short for Bessie Amelia, and when my parents had a baby girl, my mother said she would be named Bessie. Aunt Bee was tickled, but she asked my mother to name me "Elizabeth" and to use "Betsy" for short. Aunt Bee carried me home from the hospital, wrapped in a pink blanket with pink satin ribbon tied in my dark hair. She bought me two new dresses each year—one for Easter and one for the first day of school. She never had children of her own. In her fifties, she had married Uncle Stanley, a butcher at the meat packing plant. Now she was a widow.

That night on the phone, Aunt Bee listened to me fall apart. She didn't try to soothe me or tell me it would be all right. Instead, she let me cry and cry.

After a while, I wound down. I blew my nose and got a drink of water. Aunt Bee said calmly, "I can't get there tomorrow, but I can come on Thursday."

It took me a moment to understand what she was saying. She never even asked. She just walked away from her life so she could come fix mine.

Two days later, I drove to the Houston airport to meet the late afternoon flight from Oklahoma City. Aunt Bee had arrived with a Pekingese named Buddy and seven suitcases. She and Buddy lived with us for several months, both of them sleeping on a pull-out couch.

At last I was able to breathe again. It was as if someone turned off the Tilt-A-Whirl we had been riding, and life stopped spinning.

A Marriage Fails

But it didn't fix things between Jim and me. I had failed him. He had married a nineteen-year-old girl and she hadn't grown into the woman we had both expected. I was very, very sorry, but I couldn't change what I had become. I was supposed to be the Betty Crocker award winner, but I set things on fire. I was supposed to be 100 percent focused on our home and our children, but I was making a life outside that neither of us expected. I loved every new adventure I took on—and he didn't.

One night I'd left the dishes until after I'd put both kids to bed, and I was cleaning up in the kitchen. Jim was standing in the doorway, smoking a cigarette, just looking at me.

I asked him if he wanted a divorce. I'm not sure why I asked. It was as if the question just fell out of my mouth. I was shocked that I'd said it.

Jim looked back at me and said, "Yes." No hesitation, just yes. He moved out the next weekend.

Of course, no divorce is that simple. There were reconsiderations and some attempts at one-more-try-to-make-it-work. No one ever yelled or hurled nasty accusations, but once we had opened the door to divorce, we both knew what was coming.

After Jim moved out, I had to confront the hard truth: I had failed at the one thing by which I believed my life would be measured. And now my failure was out in the open.

I was determined to keep everything the same for Amelia and Alex. The children and I stayed in the same house, the same school, the same church. I still taught Sunday school and Aunt Bee made mashed potatoes.

Daddy was still working as a maintenance man, mowing lawns and keeping the heating and air conditioning running in an apartment complex in Oklahoma City. He was sixty-seven, and the work was getting harder. But the job came with a free apartment, and he and Mother planned to hang on there as long as they could.

At some point during the back-and-forth of separating with Jim, I hatched a new idea: they could move to Houston. We could all pitch in—Mother, Daddy, and Aunt Bee could help take care of Amelia and Alex. With the money I would save on child care, I could help them with their expenses. They would have to leave Oklahoma, where they had spent their whole lives. But they could have a home of their own and be woven into my little family's life. And I needed them.

So they came.

Jim paid child support faithfully, and I had a regular paycheck from teaching, but I was deeply worried about money. Mother and Daddy offered to move in with me, and I was grateful for the offer but terrified by the thought. I started balancing my checkbook obsessively, almost every night.

I had told Jim that he could take all the furniture in our bedroom, and I slept on a makeshift twin bed in a big, empty room. I gave him the pictures off the walls. I had a garage sale and got rid of the dining room table. I wallpapered Amelia's room and painted a big rainbow on the wall in Alex's room. It was an odd, herky-jerky sort of stripping down and rebuilding.

While I carefully put one foot in front of the other, determined to keep my life more or less the same, Jim went in a different direction. He quit smoking, lost thirty pounds, and took dancing lessons. Eventually, he met a very nice woman and remarried. We didn't see him often.

Unlike a lot of single mothers, I was lucky enough to have my family nearby. I still worried about money, but we managed the other day-to-day challenges more or less okay. Aunt Bee made peace with the cobbler and cheese grits, Mother took care of short trips to the grocery store, and Daddy picked up Amelia from piano lessons. Child care was finally under control—a kid with a fever no longer turned my life upside down. Daddy was always tinkering with something, so we could even handle a car that wouldn't start or a busted pipe.

My life hadn't worked out exactly the way I'd expected, but I could breathe. The children were flourishing. My parents were happy. Aunt Bee told me that it was a blessing to be “nearly eighty years old and *so needed*.” I loved teaching. I thought I knew now what my life would look like forever: family and teaching. And that sounded just fine to me.

That summer, Mother and Daddy kept the kids so I could go to an intensive course for law professors who wanted to learn more about economics. Enrolled in the course were about two dozen professors from around the country, including one named Bruce Mann.

A lot of people might think that two young law professors would be drawn together because they wanted to talk about law all the time. Nope: I fell in love with Bruce because he had great legs. Really great legs. The weather was hot, and people were wearing knit shirts and shorts. I spotted Bruce on the first morning. He was sitting in the row in front of me, with his chair turned sideways and his legs stretched out. Bruce is six feet three inches, most of that in his legs. Those legs seemed a mile long. Through college and part of graduate school, he had spent his summers teaching tennis. He was gorgeous.

By lunch on that first day, I'd found out who he was and what he had done before becoming a professor. I bounced up to him and cheerfully asked if he would give me tennis lessons. Long after our first meeting, Bruce admitted that he was appalled. “I was sick of giving lessons, especially to beginners. I wanted to teach legal history—not how to hit a tennis ball.” But he was polite, so I set up a time to meet him on the courts after that day's last session, never noticing his lack of enthusiasm.

Mixed in with the tennis lesson, I learned all the basics: Bruce had both a law degree and a PhD in legal history, and his specialty was legal history, law in the age of the American Revolution. He was Yankee to the bone, the descendant of tough, quiet, hardworking people who had lived and died in Massachusetts for generations. Like me, he had gone to college on a mix of scholarships, loans, and part-time jobs. It didn't take me long to figure out that we were very different people. If I was a hard-charging, go-to-the-mat-for-whatever-you-believe kind of professor, he was more of a scholarly, camping-out-in-the-archives-poring-over-an-old-legal-manuscript kind. I asked him if he'd give me another tennis lesson the following day.

Years later, over a great deal of beer, Bruce confessed that I wasn't just pretty bad at tennis, I was terrible. I was his Worst Student Ever. I hit balls everywhere: over fences, over hedges, over buildings. Once I had a weapon in my hand, I gave it everything I had.

But Bruce loved me anyway. And when I proposed to him, he said yes.

Bruce tells his own version of how he fell in love with me, but I figure the details don't really

matter. I was completely crazy about him, and I still am. Even though I'm sure I'm hard to live with, he says he is crazy about me, too—he just says it more quietly than I do.

We faced only one problem back then: getting married made no sense at all. Bruce was a single guy finishing his second year as a junior professor at the University of Connecticut Law School. I had all the things that weren't on his to-do list—two children, a red station wagon, and an extended family of Okies who popped in and out of my kitchen every single day. I loved what I had built, and I had no plans to leave Houston—ever.

Soon after we met, Bruce came to visit me in Houston. One morning, we went to the grocery store together. I stood beside him as he gazed at a big display of fresh strawberries.

“We can get those if you want,” I said.

He smiled, and as he picked up a couple of cartons, he said he was thinking about his mother and how embarrassed she was whenever she borrowed money from him to pay for groceries. “We didn't eat things like fresh strawberries.”

I knew we would be bound to each other forever.

In short order, I had my thirty-first birthday, bought a white cotton sundress that could double as a wedding gown, and married Bruce Mann. I kept Jim's last name because I thought it would help make life a little easier for the kids.

In an act of recklessness that still startles me a little, Bruce left his job at the University of Connecticut. He moved to Houston to build a family with the children and me (and Mother, Daddy, Aunt Bee, and Buddy the Pekingese). Fortunately, the University of Houston gave him a one-year temporary job. But UH also made it clear they didn't plan to keep him on, so we started our married life with a big problem. Bruce could stay in Houston and end his career before it ever really started, or I could give up my teaching job and my life in Houston and follow him somewhere else.

Our first year together was tough, but not because of the usual challenges faced by new families. I knew I wanted to build a future with him, even if it meant upending everything I'd built in Houston. So from the first day, we were desperately looking for teaching jobs that would keep us in the same city. For months we got no bites at all, not even nibbles. Then lightning struck. We were both invited to teach the following academic year at the University of Texas at Austin. This wasn't just any law school; it was one of the best law schools in the country. UT made it clear that for both of us, this would be a “visit,” a sort of nail-biting, year-long tryout for a permanent job, but we didn't care. This was the big time—and a chance to be together.

We were alive for one more year, with Bruce teaching legal history and property classes while I taught courses about money and finance. We sold the house in Houston, loaded a U-Haul with our stuff, packed up the kids, and rented a house in Austin. Mother, Daddy, and Aunt Bee would stand by, waiting 160 miles away in Houston to see if we got lucky as we all anxiously hoped for the best—two steady jobs in the same city.

Teaching Without a Textbook

If I'd been smart, I would have kept teaching the classes I already knew how to teach. But my curiosity got the better of me, so before we moved to Austin, I called the dean at the University of Texas and offered to teach a course I'd never taught before: bankruptcy.

Why the interest in people who go bankrupt? When a family files for bankruptcy, they are essentially admitting that they're dead broke and unable to pay their bills. There are a few twists and turns in the law, but basically a family keeps a small stake and then gives up pretty much everything else they own—their savings, their stocks and bonds, sometimes their home or their car. In return, the family's old debts are wiped out and they get what they most need: a fresh start, a chance to start over without a pile of debts pulling them down.

When a family goes bankrupt, it is a moment of great defeat and, often, personal shame. For many, it is like going before a judge and declaring to the world that they are losers in the Great American Economic Game. I wanted to know what drove them to the edge of disaster and why they had tumbled over. I wanted to know who those people were, what they did, and exactly what had gone wrong.

I think I was looking for an answer to a question I couldn't quite ask out loud, maybe because it was a little too personal.

I felt like my family was mostly safe now. Bruce and I didn't have secure jobs yet, and sharing the responsibility for two children, three old people, and an aging dog required patience and some creativity, but I knew Bruce had my back and I had his. But I also knew what it was like to be afraid to fear that whatever you had built could be taken away. Bankruptcy was a terrible admission of failure, and I wanted to believe that everyone who filed had done something terrible or stupid or had lazied about and never tried to make anything of themselves. I wanted to know that the work-hard-and-play-by-the-rules people might not get rich, but they didn't need to be afraid. And I wanted to know that they never, ever went bankrupt.

Teaching bankruptcy in the early 1980s presented a special challenge. A new bankruptcy law had recently gone into effect, the first major reform since the Great Depression. The new law did a lot to strengthen bankruptcy protection for families in trouble, and help them get back on their feet.

The difficulty was how to teach this new law. I thought it was pointless to teach the old law, but nobody had yet published any good textbooks that addressed the new one. When the dean at UT took me up on my offer, I faced a little panic over the corner I'd put myself in: for the next year, while trying out for a job, I'd be teaching a class I'd never taught before, with no textbook to show me the way. Not smart. Exciting, but not smart.

My solution was to teach the bankruptcy class by turning it into something like a giant game of *Jeopardy!* I gave everyone a copy of the new law, and I took the class through each section, teasing up the issue: If [a phrase in the law] was the answer, then what was the question? In other words, what problems did the lawyers and senators think they were solving when they wrote these new laws? It wasn't the standard way to teach a class, but I'm pretty sure that everyone learned the statute inside and out.

Not long after I started my new course at UT, one of the world-famous professors who had advised Congress about the revised code happened to visit the university, and he agreed to talk to my bankruptcy class about the new law. Dr. Stefan Riesenfeld was in his seventies, bent and small, with

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