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AMSTERDAM AVENUE

### Cashing the Check

EVERY WEEK, PEOPLE FILE INTO THE CHECK-cashing store at 470 Amsterdam Avenue, a below-street-level location with blue walls, white tile floor, and black ceiling. They come for as many reasons as there are colors in the room, but they all want to make sure they have enough cash for the weekend. Some don't have bank accounts; others don't want to wait for a check to clear before getting the cash they need. A beefy man in his forties stands in line. He wears black pants with one leg rolled up to his knee, an olive vest, and a

ragged olive hat. Presumably homeless, he's here to pick up an electronically delivered welfare check. "You can pick it up at any check-cashing store they designate," he explains. Is there a fee? "No, there's no fee because it's a government check." Does he live on the Upper West Side? "You could say I live in this area," he answers politely. One young black woman standing in line says simply, "I don't like banks." She moves past the support pillar decorated with Lotto ads, declining to give her name. Along the wall are notices in English and Spanish about Western Union, along with a chart detailing the fees for cashing checks, and reminders that bills for Con Edison and NYNEX can be paid there. Woodie Crenshaw, who lives in the West Eighties, comes here all the time, preferring to pay her phone and electric bills in cash. "I like to know the bills are paid. I pay it and I know it's done." Later, a well-dressed woman with reddish hair who is wearing her sunglasses indoors is arguing/pleading at one of the windows. "This is from the largest Jewish foundation in New York," she says about her check. "Please. Listen, I'm desperate; I don't even have enough money for where I'm going. I have no way to get money. The young guy cashed one last week. The foundation's in the phone book." Finally, she gets what she wants. "Thanks, you're a doll," she says. "Thank you, honey."

New York City has 416 licensed check-cashing stores, but some people, like Jesús Abreu, use them only under unusual circumstances. (Abreu has literally *just* moved here after accepting an internship at *McCall's*, and he doesn't have a bank account yet.) "I've just moved up from Miami," he explains at one of the service windows, "and I'm living in New York and I was wondering

if you could cash my. . . ." His voice trails off as the woman studies his check; a few minutes later, he leaves empty-handed.