Well, you know the boss was a good man, But kindness on its own don't pay. "You can figure you're part of the cut-back" Was all that he could say.

Hard times,
Well, they sure do hit,
Hard times.
Well, the dollar you got in your pocket
Ain't worth a dime when you got it Hard times.

It's a messy situation
Keeping the wolf from the door.
How can I stay solvent
When they're hounding me for more?

Hard times,
Well, they sure do hit,
Hard times.
Well, the dollar you got in your pocket
Ain't worth a dime when you got it Hard times.

Well, the Government's got advisors, And they're sitting on Capitol Hill. They're balancing the budget, But they still can't pay the bill.

Hard times,
Well, they sure do hit,
Hard times.
Well, the dollar you got in your pocket
Ain't worth a dime when you got it Hard times.

Oh, hard times, You're down on your luck.