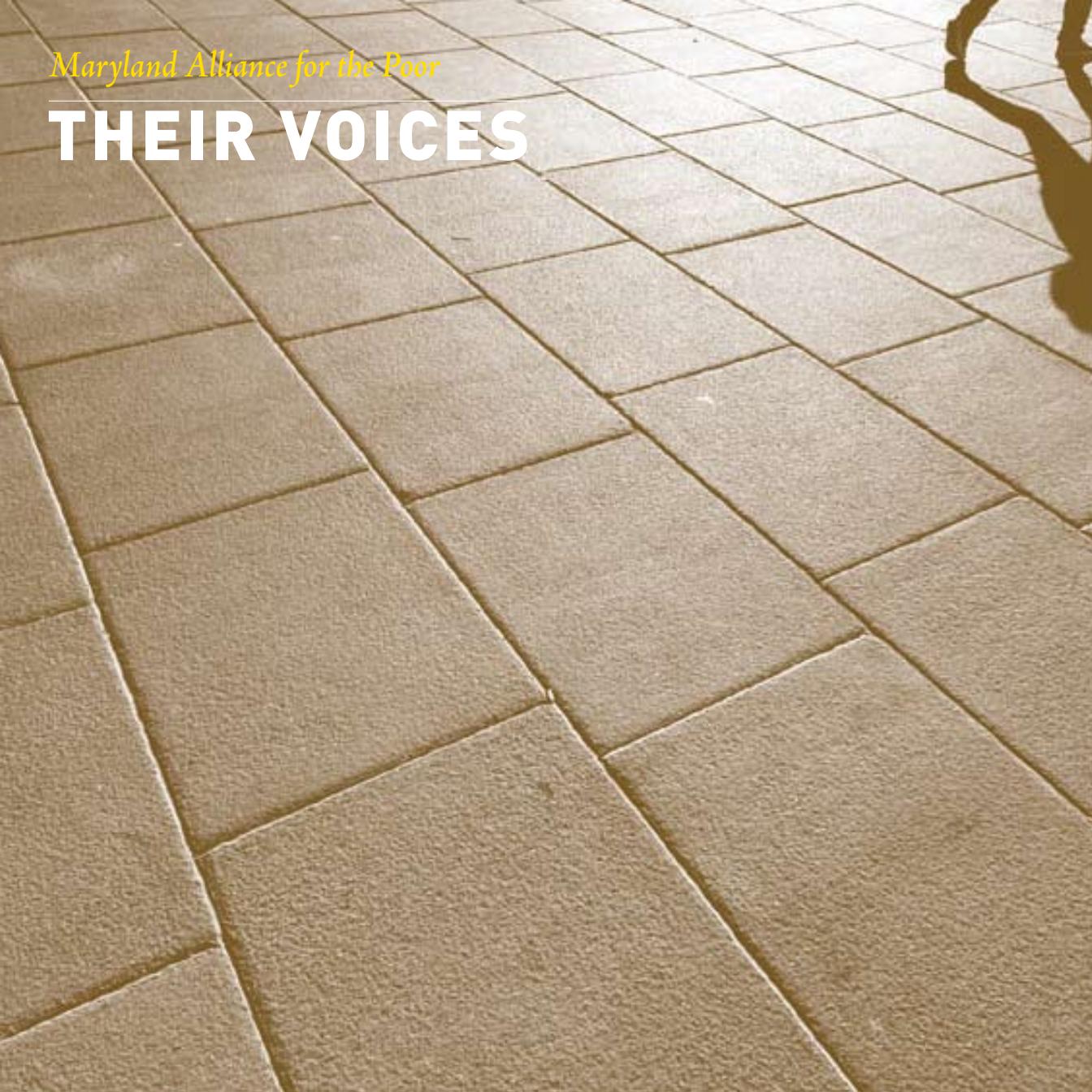


Maryland Alliance for the Poor

THEIR VOICES



MAP: A Voice for the Voiceless

JULIE VARNER WALSH // MAP CHAIR 2006-2009

Maryland's foremost anti-poverty advocacy group presents voices that are seldom heard.

The Maryland Alliance for the Poor (MAP) is a statewide coalition of advocacy organizations, service providers, and faith communities working together to advocate for programs and public policies that make a positive difference in the lives of Marylanders living in or near poverty. Since 1988, MAP has been a voice for the voiceless – presenting the concerns of Maryland's most vulnerable residents to its most powerful.

In 2009, MAP undertook a project designed to give vulnerable Marylanders their own voice in the public square. The coalition hired a journalist to travel the State, interviewing and writing about those living in or near poverty. The project resulted in some 30 interviews, from which stories were crafted that were published online and in print. *Their Voices* is the culmination of this work. It includes 14 of the stories, organized into sections relating to housing (“Shelter”), health (“Strength”), and work (“Support”).

MAP would like to acknowledge Deborah Rudacille, whose skilled and sensitive interviews drew out these powerful stories, and whose capable writing gave them life. Most of all, MAP would like to thank the Moriah Fund, whose generous grant made this project possible – and gave vulnerable Marylanders *Their Voices*.

DESIGN: GLENN DELLOU // DELLOU DESIGN



Cynthia

“I tell myself, ‘you just have to sit here and calm down and relax because you can’t afford to go to the hospital.’ I’m too scared to get a hospital bill and I’m going to end up having a heart attack.”

Read more of Cynthia’s story on page 10

Jeff

“As hard as I worked, when I needed them they let me down. Look, I put my son through school, I’ve worked two jobs, I know how to get somewhere in life. I’ll do it again just as soon as I am able.”

Read more of Jeff’s story on page 14

Sylvia

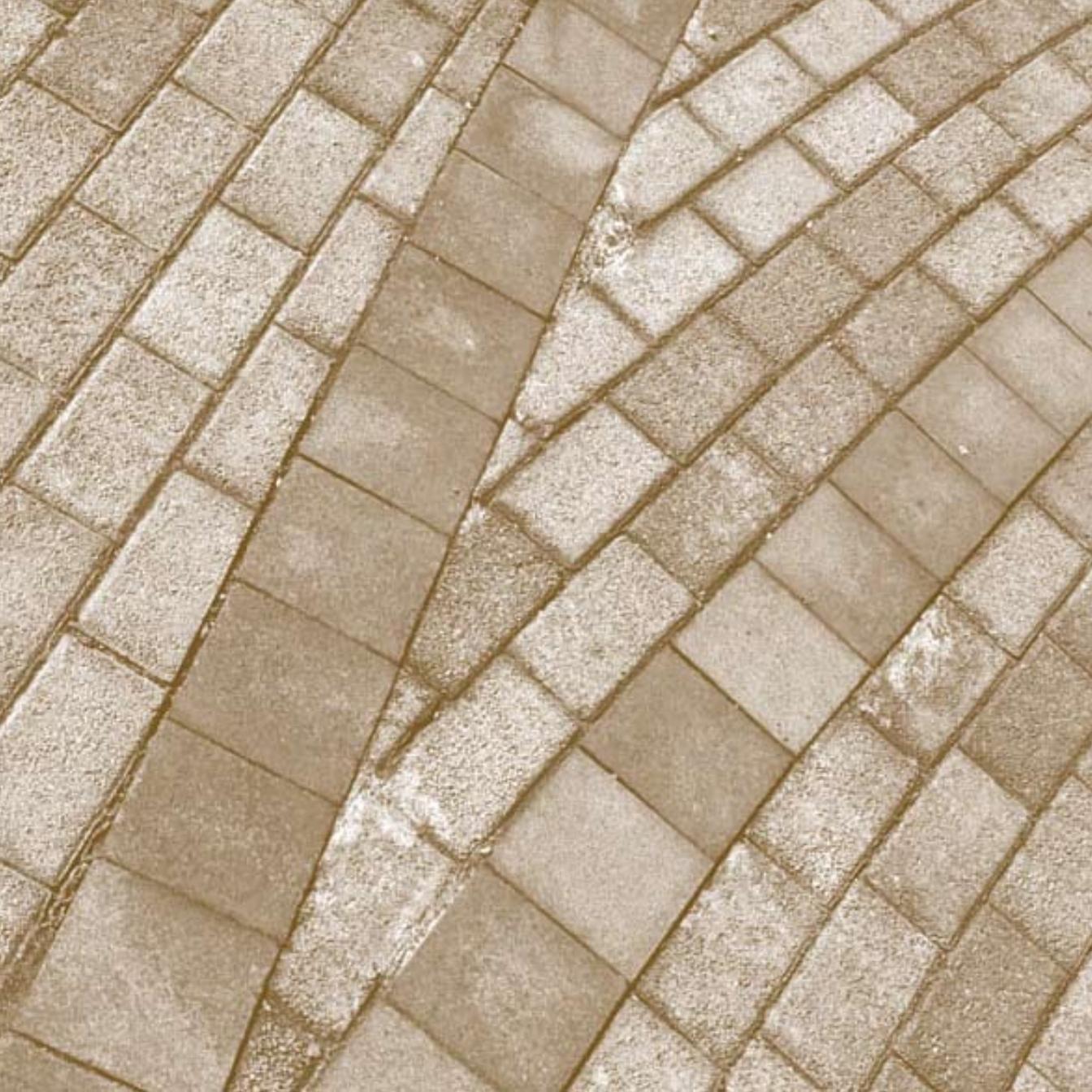
“The third time the water got cut off and I complained, she told me if I didn’t like it to get out.”

Read more of Sylvia’s story on page 28

Bernadette

“I worked for several different temp agencies but you never make enough money at these temp agencies to actually take care of a household. So I winded up having two different jobs at two different temp agencies, day at one place and night at another place.”

Read more of Bernadette’s story on page 32



STRENGTH

A family loses everything except each other

Nine months after he was laid off from a full-time job as an electronics engineer, Chris and his wife RJ have been evicted twice. Their new car was repossessed. Now they and their one-year old baby are living in a room that they rent from “someone who is already trying my patience,” says Chris. “I try not to get into an argument or dispute because I know that it’s temporary.”

Things started to fall apart for them in the summer of 2008 when Chris’ employer started cutting his hours. “At first it was just five hours, go home a little early or whatever. But it got to the point where they were just scheduling me for five hours of work a week,” Chris says. “At that point, we started losing everything.”

If he were alone, Chris says he could deal with his current situation. “I’m a guy,” he says. “I could live in a box truck and be happy.” But his wife and son can’t live in a truck and the stress of the past year is putting a strain on the marriage.

“We’ve been together for five years and as God as my witness, we never argued. Now we’re arguing. I saw my parents go through that and I don’t want to do it.”

The stress has also taken a toll on his health. This past spring, Chris was hospitalized for nearly one month due to

a liver abcess. He didn’t have health insurance because he lost it when he lost his job. The hospital treated him but “they never really gave me a proper diagnosis or told me what caused it,” Chris says. He left just as soon as he could. “I lied and told them I was feeling better even though I didn’t. I was still throwing up but I thought that I would just take my chances at home.”

Chris is uncomfortable with applying for government aid. “I’m the head of the house and it’s very embarrassing for me to ask for help,” he says. His wife convinced him to go to a crisis center in Montgomery County when they were facing their second eviction. The Department of Social Services contributed emergency funds to which they added \$1,000 of their own money to bring their account current. Three weeks later, they were evicted anyway.

They currently receive food stamps and wic, but nothing else. “I haven’t really spoken with my social worker about the other programs because it’s not something I want to pursue,” Chris says. “I’d rather spend my time going out to find employment.”

But so far, he’s come up dry despite his ambition, drive and experience.

“I’ve been supporting myself since I was 15 years old,” he says. “I have skills. I can hook up security systems. I can hook up conferencing systems. I can do lots of things. I think that maybe I haven’t presented myself right to employers.”

Chris is eligible for unemployment insurance but hasn’t applied, he says, “because I know that there’s millions more that could use it more than me right now. I’m borderline but until I’m falling over I’m not gonna ask for it.”

Serious illnesses force impossible choices for a worker

Cynthia was diagnosed with high blood pressure sixteen years ago when she was 26 and pregnant with her youngest son. At the time, she was on medical assistance and she didn't have to pay for her prescriptions. "But as soon as I got a job, everything was taken away," she says.

She has worked steadily since then but has struggled without health insurance. "I can't afford health insurance because it costs so much," she says. "And the jobs I've had were contractual and didn't offer benefits or I wasn't eligible."

Her medications are expensive. "I take Procardia and for thirty pills, it's \$100. I have to take it every day so it's \$100 a month and I'm supposed to take three different pills. I have to choose which pills to get. I feel as though I shouldn't have to choose which medicine I should take."

Ten years ago she was also diagnosed with uterine fibroids. Unable to afford treatment, Cynthia has watched as the largest has grown to the point where "it's big as a softball. You can put your hand on my stomach and feel it. It's pushing on my organs. Every doctor I've seen has told me that I need surgery" to have the fibroids removed. But she doesn't have the money for the surgery. "It's getting to the point that I am always suffering with stomach pain, back cramps, bad cycles."

But it's the high blood pressure that really concerns her. "The thing that scares me is that my father went through the same thing. He didn't have insurance and wound up dying from a stroke in his mid-forties. So that worries me a lot."

When she can't afford her medications, Cynthia winds up in the ER. "I have all these hospital bills that I keep trying to pay," she says. "They are from high blood pressure, going to the hospital because my pressure got so high. If you were to pull my credit, that's what you'd see, a bunch of hospital bills."

It's gotten to the point, she says, that she has stopped going to the hospital when she is feeling sick. "I tell myself, 'you just have to sit here and calm down and relax because you can't afford to go.'" But she is terrified that one day, "I'm going to make the wrong decision because I'm too scared to get a hospital bill and I'm going to end up having a heart attack."

Cynthia has applied for the state program that recently extended health insurance to parents of dependent children "but they told me I make too much money and am not eligible for it. I've applied for several programs," and been denied by all of them. "It's gotten to the point that I think I might just as well quit my job and sit home," she says. If she were to quit her job, she would be eligible for Medicaid.

"I work hard and I try to support my family," she says. "I don't ask for nothing. I'm not on any type of public

assistance. The only thing I ask for is a little bit of help, some type of program for people like me who have some type of illness and need prescriptions. It's like a Catch-22. The only way I could get help is if I just stop working and go on social services. I'm an able person. I can work. I shouldn't have to think like that."

Cynthia recently gave up her apartment and moved in with her mother so that she can pay off her hospital bills and afford medication. "You have a lot of people out here that's willing to pull their share," she says. "That's willing to get up every morning and do what they need to do but can't get help. And not to knock anyone else, but other people that are able to work don't do it and they get all the services they need. And I don't think that's fair."

Cancer + Unemployment = Stress

GEORGE // BALTIMORE COUNTY

Piecing together health coverage causes stress, but gives life

George is grateful that he was enrolled in Baltimore County's Partnership Program with Kaiser Permanent Health Plans five years ago. If he hadn't been enrolled in the program he would probably be dead now.

"It was purely happenstance that my doctor at Kaiser found the elevated PSA during a regular check-up," he says. "He thought it was high, so he sent me for a second test. That's when they found the prostate cancer."

The glitch was that you can only be enrolled in the county's "bridge" program for the uninsured for three years. George started radiation treatments for his cancer knowing that he was nearing the cut-off date for the program. Soon afterwards, he was laid off from his job as a graphic designer.

"It was a very stressful time," he says. "They started the radiation and the hormone injections and then the job disappeared."

While he was undergoing treatment, he was also looking for medical coverage to replace his soon to be cancelled Partnership plan. "Even though I was really tired from radiation, I was filling out forms and dropping them off."

He applied for medical assistance but "the state was basing my eligibility on my 2006 taxes. I said, wait, that's gone now. I don't have that job or that income anymore. They said, sorry."

Because his wife was still working, they managed to pay for the Kaiser insurance for a few months after he was dropped from the Partnership program. "I paid the regular fee, which was \$580/month. I tallied it all up and without insurance the radiation and shots would tally up to like \$40,000. There were only three options – dead, dead broke or in hock a little bit."

But when George and his wife were faced with a choice of paying their mortgage or making their monthly health insurance premium, he dropped the insurance.

Luckily, 2008 was year that Maryland extended Children's Health Insurance Program (CHIPs) coverage to the parents of dependent children. George has a teenage son and daughter at home so he was able to sign on to that program. "We're all insured now, courtesy of the State of Maryland."

His experience has made him an advocate for national health insurance.

"It's not a luxury to get radiation treatments," he says. "I know that there are people in my situation who might still be paying that \$500/month, or might not have any insurance

at all and not have gotten that last physical. If you don't have that coverage, you find out too late or you don't find out at all."

George has one more shot to go and then his treatment will be concluded. He's more in debt than he would have been had he not been diagnosed with cancer, but he is alive.

"My wife's grandmother used to say that health is wealth," he says. "People laugh about that but it is true. If you are not able to get up and go, nothing else matters."

A single father wrestles with back injuries and gaps in health care

Jeff once had it all – a big house, a pool, a loving wife, son and stepdaughter. “Everything was perfect,” he says. Except for the pain.

When he was in high school, a football injury “really messed up my lower back,” he says and a motorcycle accident a few years later made it worse. “But I continued to work,” he says, even though “I’d come home at night, sit in a La-Z-Boy and be in tears. This went on for year after year and I couldn’t get any help,” he says.

The doctor at his HMO told him that “it was all in my head. Our wonderful health care system was doing nothing but trying to keep from paying my bills.”

Finally, he demanded to see a surgeon, who ordered a CAT scan that revealed that five of the disks in his back were severely damaged. “The operator of the CAT scan was just blown away that I had been working like that.”

After a series of surgeries on his neck and back to repair the damaged disks, he went back to work, opening a motorcycle repair shop. “It really took off,” he says. “I worked on my feet 16 hours a day like nothing had ever happened to me. I was that much better after my surgeries.”

He was raising his son alone after his wife left him during the two years he was unemployed while recovering from

surgery. One day, when his son left the house to go to the grocery store Jeff ran after him to add to the list, slipping on a wet tile on the patio.

“I went flying off the patio and landed right on my back,” he says. “Two days after that I couldn’t move my right leg. It was paralyzed, and it stayed that way for four months. I had worked my butt off. And next thing I know, I can’t walk again.”

Four months after the accident, he was able to move his toes again but ever since he has struggled with intermittent pain and paralysis. He gave up his shop and started working for a friend, but had a series of setbacks, including a severe infection after his last surgery that destroyed the rods and screws the doctor had implanted to fix a collapsed disk.

“I had three more surgeries after that to get the infection out,” he says. “It was all the way down to my kidneys. It just about killed me. It’s finally just about healed after thirteen months.”

Part of the reason that it took so long for Jeff’s wound to heal is that he couldn’t afford the weekly wound healing treatments. He is on Medicare but that covers only 80% of his medical expenses. The rest is up to him. “I’ve got beaucoup bills,” he says. “And every time I go to the doctor it’s another \$20 [copay].” Jeff receives \$900 a month from social security. His rent is \$600. He also pays his own utilities, “a few hundred dollars every month.” That doesn’t leave much for food or medical bills.

He’s been selling off his possessions to make up the difference. Just last month he sold his truck. “I couldn’t afford to insure it any more.”

For a long time, he tried to muddle through on his own. “I didn’t know where to go for help,” he says. “I had no idea where to turn.”

He was behind on his rent and eating barbecue loaf and cheese last year, when a homeless man told him to apply for food stamps. “So finally, I got food stamps, and applied for rental assistance,” he says. “They told me I made too much money.”

Angry, he went to his congressman’s constituent service office and the next day, he says, “I got a call from RAP saying ‘we just fit you in.’” He is grateful for his congressman’s help but angry that it took a personal visit to his office to get benefits to which a person in his situation should be entitled.

Jeff now receives \$130/month for food stamps and \$280 rental assistance but he was denied medical assistance to help pay the 20% costs left after Medicare and is on a waiting list for HUD housing.

That problem weighs on his mind as his RAP benefits run out in four months. “You know where I’m gonna be when it runs out?” he asks. “Right here with screws in my back,” after surgery.

Jeff is frustrated that disabled persons are forced to compete with able-bodied people for benefits assistance. Health insurance, he points out, is also a big problem

for people in his position. “They are bankrupting us. As hard as I worked, when I needed them they let me down.”

“Look, I put my son through school, I’ve worked two jobs, I know how to get somewhere in life. I’ll do it again just as soon as I am able. I’ll motivate myself.”

He just needs assistance now to do that, he says. “Right now, every single day I’m trying to think of how I’m gonna come up with a couple of hundred dollars. It’s like this every month.”

A mother struggles to balance care for her disabled daughter and work

For the past seven years, Leanna has devoted all of her time and all of her resources to taking care of her developmentally disabled daughter. Born with a chromosomal anomaly called Smith Magenis Disorder, eight-year old Brenna has had two open heart surgeries, and a cleft operation. She is fed through a gastrointestinal tube.

“When she was young it was very, very scary,” says her mom. “You really didn’t know whether or not she was going to make it. It’s been a long process, but she’s much better now.”

Still, like other children with Smith-Magenis Disorder, Brenna is difficult to manage. She pulls out her G-tube, breaks things, bites, kicks and “basically does whatever suits her that day.”

Leanna had to withdraw Brenna from her public school for children with disabilities after she defecated on the floor and rubbed her behind on other student’s chairs.

“It’s frustrating because she knows better,” says Leanna. “But she does stuff just to mess with you.”

Leanna’s husband left when Brenna was a year old. “It was very traumatic for him,” Leanna says. “When she was

five months old he hit her. He’s not a bad man but he just lost it. At that point, I got nursing care because the state determined she need an alert caregiver at all times and one person alone can’t do it.”

But since her husband left, Leanna has been mostly on her own, responsible for caring for Brenna full-time as well as trying to make a living – a nearly impossible task. Jobs tend not to last as employers become frustrated when she has to leave to attend to the latest crisis at home.

“Brenna needs consistency of care,” Leanna says. “Because she is a behaviorally challenged child, when you send somebody new, she’s really bad. She will push them to extreme limits” – like the time she stuck her fingers up her rectum and then spread them on a new caregiver.

“I would like to work but you get put into a situation where it becomes next to impossible,” Leanna says. “Usually what happens is I’ll work for a couple of months and then break down because I can’t handle the stress of keeping up the house as well as trying to go to work and then calling out when something happens at home and feeling like I’m not doing right by them [her employer] and I’m not doing right by her.”

Leanna receives an SSI check of \$679 a month from the federal government for her daughter. She gets a little more than \$100 a month in food stamps. Her ex-husband

is supposed to pay \$250 a month in child support but he’s eight months behind in his payments – not for the first time. “He owes me around \$20,000 in back payments,” Leanna says.

“On paper, I get \$900 a month,” she says. “But in reality it’s a lot less than that.”

The system isn’t set up to help people like her, Leanna says, partly because when she works her benefits are cut back or canceled. “You never get out of the hole.”

And though the state pays for R.N.’s to come in and provide relief, what she really needs is a full-time behavioral specialist to work with Brenna at home. “But the only thing the state will pay for is someone to come in for an hour. Well, they don’t see her true behavior. She’s aggressive. A few weeks ago she broke the tv again. She broke the door jamb. She bites people, she hits people. She kicks people. And how do you keep replacing everything you lose? You can’t.”

Leanna has struggled with depression and went through a bad patch a few years ago when she was smoking a lot of pot. “Self-medication,” she says wryly. “If you didn’t do something you were gonna pop. Because how do you deal with that level of stress all the time.”

Since then she has gotten sober, and found other ways to manage. Right now she is taking photography classes and is compiling a photo essay on her daughter. “I’m looking

into trying to get a grant to show what it’s actually like to live day to day with her.”

She’s hoping that when she graduates, she will be able to find “part-time work on my terms, with some flexibility.”

Leanna needs help but she is philosophical about her circumstances.

“You do what you have to do,” she says. “These are the cards I was dealt.”



SHELTER

A new mother finds herself alone and homeless after an abusive marriage

A. came to the U.S. in 2002 to marry a man that she had never met. “It was an arranged marriage,” she says. “I’m from Pakistan and that’s how it happens in my country.”

It soon became clear that her new husband had lied about many things, including his income. “He told my parents he was well-to-do but he was only earning \$30,000, working for his cousin,” A. says. “He told them that he had already applied for his green card so my parents thought that I would get one too.” Instead, A. was admitted on a dependent visa, which prevented her from working. “I was completely dependent on him for everything,” she says.

Worst of all, he was a brute – physically and emotionally abusive. A. told no one. Her parents were far away and could not help her. She knew no one in the United States save for an aunt who lived hundreds of miles away. “I tried for three years with him,” she says softly. “In our country, girls have to hope in the beginning with a man.”

After their son was born in 2005, her husband’s behavior grew more abusive. He cursed her and their son and when the child was two months old, he kicked her out of their home. He refused to let her take their son and when she refused to leave without him, “he choked me.” For the first

time, she called 911 – and her aunt, who agreed to come and pick her up. “I never did that before in three years,” A. says. “Even at that time I didn’t do it for myself, but because he was not taking my son from me.”

Her husband retaliated by canceling her debit card, and shifting all their money to an account in Pakistan. “He left me with nothing,” she says. “He also withdrew my green card application straight away.”

A.’s husband filed for divorce and sued for custody of their child. When American courts awarded custody to A., her former husband returned to Pakistan. “He left because he didn’t want to pay child support,” she says.

A. was stranded. Still unable to work legally, she lived with her aunt for two years while trying to sort out her options. Because her son is an American citizen, she was able to get food stamps and medical assistance for him, though as an immigrant she herself is not eligible for any kind of public assistance.

She was in limbo, unable to return to her family in Pakistan because her ex-husband has filed for custody of their son there too and “in Pakistan, men generally get the custody.” She will very likely also be in physical danger if she returns given her ex-husband’s violence and the lack of legal protection for women.

A.’s visa was due to expire in 2008. She appealed to legislators and immigration officials to help her remain in

this country. She applied for asylum but her application was denied. “They said asylum is not for me because my case is not political, but personal.”

She was at least granted a work permit and is now teaching at her son’s school. “That’s how I am holding myself,” A. says. “But I don’t have any health care” because she cannot afford the policy offered to teachers at the school. “I have to pay for his tuition and my apartment and utilities and everything, I am not earning that much and I have so many costs. It’s hard.”

A.’s parents send her money when they can. “That’s how I am surviving.” She has not seen her family in five years. She would like to meet them in a neutral location but according to the terms of her visa, she cannot leave the country. “If I leave, I cannot come back,” she says. “Because of him [her son] I stay.”

Nonetheless, she is grateful to the United States. “This country, they helped me a lot,” she says. “I thank God that this happened here. Everybody supported me and now immigration has at least provided me this much, that I can stay here.”

But she will not feel secure until she gets a green card, she says, and that is impossible without a sponsor, someone who will agree to be financially responsible for her.

“There should be some immigration policy for women like me,” A. says. “Women like me, what should we do?”

Homeless in Montgomery County

KESHIA // MONTGOMERY COUNTY

Mortgage fraud prevents a mother from finding a home

Keshia has missed Christmas and Thanksgiving with her children twice.

The first time she was homeless due to mortgage fraud, after paying \$10,000 down on a \$50,000 mortgage on a house in Washington, D.C. “I thought it was a steal to get this house for \$50,000 when it was worth \$90,000,” she says. “It needed repairs but I didn’t mind making repairs because it was an adventure for me.”

She and her sons, today aged 9 and 4, lived in the house for nearly a year before discovering that the man who had sold her the house didn’t own it. “He basically just printed up some papers and claimed ownership when it was in foreclosure already.”

Keshia sent her children to family in Philadelphia and entered a shelter in D.C. A few months later, she was able to move into an apartment in Montgomery County with help from the Rental Assistance Program (RAP) and her children rejoined her. But she soon learned that the apartment complex in which she was living was far from family-friendly.

“There were rats, mice and roaches. I had to throw all my children’s clothes away because of infestations. People were getting robbed on the grounds. People would slip and fall

on the ground [in bad weather] because it wasn’t salted. We were paying Montgomery County prices but getting substandard conditions.”

She and five other residents were willing to complain – not only about the substandard conditions but about the fact that the management corporation running the apartments took advantage of undocumented immigrants by charging them \$2,000/month for apartments for which other renters paid \$1,264.

She and the other residents who complained were evicted, she says. “I had nowhere to go.”

Her children went back to Philadelphia while she found a slot at a single person’s shelter, where she lived until securing another apartment with assistance from Montgomery DHS and RAP in April.

Keshia is now enrolled in beauty school, training to be a hairdresser.

Her experiences have taught her many things, she says. One is that “if I’m paying \$1,264 or \$1,360 a month, I shouldn’t be living in substandard housing conditions. Everyone deserves a clean, safe place to live.”

She would like to see the state “make landlords accountable for repairs that need to be done” and investigate and penalize landlords who “participate in retaliatory evictions,” she says, like the one that left her and her children homeless.

There aren’t enough programs to help people pay their rent either, she says. “RAP is good but the funds need to be increased. Two hundred dollars a month isn’t much, she says, “if your rent is \$1,261 or \$1,380. Montgomery County is not cheap.” Many people, she points out “are one paycheck away from being homeless.”

People who have never been homeless don’t understand what it’s like, she says, even the social workers tasked with helping them. “One lady made it seem like I wanted to be homeless,” she says. “Nobody wants to be homeless. Until you’ve slept on a bench and been told to move by police, you have no concept.”

A car accident leads to disability and homelessness for mother and daughter

“In this country, once you get sick you’re finished,” says Sherri. At 53, she has been homeless for the past year with her 25 year old daughter Michelle, bankrupted by the high costs of medical care.

Both women are well-educated. Sherri has medical and law degrees and Michelle is a graduate of George Washington University. But the auto accident that left Sherri with a severely damaged spinal cord and bedridden for nearly five years inexorably led them to the streets.

After a serious auto accident in 1997, doctors “basically rebuilt my spinal cord,” Sherri says. She’s had six major surgeries and innumerable smaller procedures over the past twelve years. At one point, she was paying, she says, “thousands of dollars a month for medication. One prescription was \$800 per month and I had 18 prescriptions.”

Sherri owned a home in Michigan which she sold. She moved to Maryland to purchase a home with her sister. But her monthly disability check was not enough to pay the mortgage and they lost the house. She and her daughter then rented an apartment but were evicted in June 2008. Since then, they have floated between public and private shelters, friends apartments and the streets.

Homelessness is tough on anyone but for the disabled it is nearly unendurable. “You have to get out of most shelters at 5:45 every morning,” Sherri says. “It doesn’t matter if you are sick or well.”

They spend most of their day in libraries and parks. “Just hanging around basically,” Sherri says. “Because there’s no place to sleep at night, you wind up sleeping a lot during the day.”

They’ve slept on the deck of their old house, which is still unoccupied. They’ve stayed with friends. “Every once in a while we get a motel room, just to regroup, do laundry, shower, get stuff together.”

One of the reasons they have been living on the street since the weather turned warm is that in shelters they are often separated. Michelle is her mother’s PCA (personal care assistant) but that doesn’t cut any ice with some providers. “They get frustrated that we want to stay together,” says Michelle.

“The doctor told me that I need someone with me all the time,” says Sherri. “They would have to pay for someone but she is doing it for free. But we’re not even considered family,” since Michelle is an adult.

Sherri has the misfortune of being a member of two groups that are not very well served by safety net programs – the disabled and single women. “They are the most neglected,” she says.

She has been referred to shelters that are three floors up, and she has been harassed by staff members because she is not able to do chores. At one private shelter, she was ill one Saturday and wanted to stay in bed. “They threatened to call the police if I didn’t get out of bed and do my chore,” she says.

More generally, “shelter discriminate against you if you have physical disabilities,” she says. “They have told us, ‘because you are physically disabled, it’s going to be hard to get you help.’ We’ve been told that over and over again.”

As single women, Sherri and Michelle have also had trouble accessing assistance. “If you have children, you can get help,” says Sherri. “But as a single woman, you get the least amount of services.”

She recently visited the office of aging and disability services for help. “I told them that I couldn’t be out on the streets anymore and that I couldn’t climb three flights of stairs at the shelter. My arms and legs are swelling – I have autonomic dysfunction and my blood pressure is sky-high. I’m exhausted.”

While filling out the application form, the counselor asked Sherri about her hobbies. The question struck her as beside the point.

“I said, ‘well I used to have hobbies but now I’m just trying to survive from day to day.’ But she didn’t write that down.”

A mother works to provide a home for her two children

When Saisha was pregnant with her youngest child she was homeless and sleeping on a fity mattress in the laundry room of an apartment complex near Lake Forest Mall in Montgomery County.

“I hated that,” she says. “It was really dirty. There was a mattress in there but it had bed bugs. I had never seen it before and I was like why are my arms like this? I was getting bit by bed bugs.”

She wound up in the laundry room after being turned away from the county’s crisis center. “The shelters were full and they said they couldn’t put me in a hotel because I was considered a single adult since I didn’t have my older son with me,” she says. “But I was pregnant and I was on bed rest ordered by the doctor because I was five centimeters dilated already. And I have a big backpack that I carry around with me. But every time I went to the crisis center, they said, ‘we can’t do anything.’”

Soon after her son was born and Saisha found work with Sprint, she was able to rent a basement efficiency apartment. That worked out until Sprint transferred her from their Germantown store to Frederick, and she had no way to get to work. “I tried to work with the landlord,” she says. “I said, let me find a job so I can pay the rent”

but when a couple of months had passed, the landlord started eviction proceedings.

At that point, Saisha went to DSS for help with eviction prevention. “But they said they need the actual yellow eviction paper from the sheriff that the sheriff brings to the house,” she says. “And that didn’t make sense to me because isn’t it supposed to prevent that? Because by that time, even if it did get paid, she wasn’t gonna renew the lease.”

Evicted, Saisha returned to the crisis center with her son to try to get into a family shelter. She was told that there was a six week wait and that no hotel rooms were available either. “I went to the crisis center on several occasions at midnight, with my son in a stroller. And they always said the same thing. Once they told me I was the fifth woman they had turned away that night.”

Saisha knew a girl she had met through a previous shelter stay who allowed her to stay in her apartment “even though she could get into trouble. But she knew I didn’t have anywhere to go and I had the baby.”

At that point, Saisha had decided that both of her sons were better off living with their grandparents than with her until she finds some stability.

“I can’t live with my parents myself because of a lot of things have happened in the past because of my younger son’s father, who I was with for five years,” she explains. “I recently made the decision that I don’t want anything to do with him anymore.”

Saisha’s goals are simple but hard to achieve for someone in her position.

“My goals are to have a steady income, be able to get into some kind of place. If it’s not an apartment right now, my own room so I can get my stuff out of storage. I want to be able to get some kind of vehicle because most of my day is spent traveling the bus. I might only have two things to do but it takes all of my day to get there.”

It’s hard for people in her situation to make progress towards self-sufficiency, she says, because “any money that people get in this situation they use it for food or cell phones or storage. We can’t use it to get an apartment. We can’t save it long enough to rent a room because we have to use the money to eat.”

Although the shelter is supposed to provide breakfast and dinner to residents, it’s difficult to eat before getting out in the morning, Saisha says. “They offer breakfast which is usually just cereal, sometimes if they have milk. But we don’t have time to eat in the morning. They wake us up at 5. Breakfast is out at 5:30 or something to 6:15. And we have to be out by 7. And there’s all these women trying to use the bathroom, do chores in the morning. I don’t have time to eat.”

So she winds up wandering around for most of the day, hungry, looking for work. She feels hopeful about finding a job. “I’ve seen a lot of hiring signs lately because kids are going back to school,” she says.

Saisha likes her current caseworker but feels bruised by her experiences with social services in general. “I would say the whole time I’ve been involved with them I’ve met one worker that really wants to help you. Any other person I’ve talked to, they are demeaning. They talk to you like you’re a kid or like they are better than you. They don’t offer information. They talk about your case with other people.”

There is one image from the past year, she says, that symbolizes for her all that is wrong about how people are treated in the system. “We had one girl who came to the shelter one night a while ago, It was snowing a little bit and it was really cold and she had walked all the way from the crisis center to the shelter which would take a really long time. When she got there all she had was flip-flops and some shorts. And they turned her away. But before they turned her away people in the shelter got together and gave her sweaters, pants, shoes.”

Watching the girl turned away as she had been turned away herself so many times really upset her, she says. “When you are turning people away at least give them something to eat or let them sleep on the couch in the tv room at least for that night.”

Credit history haunts a full-time worker seeking stable housing

Sylvia works full-time and she makes a decent living. She can well afford to rent an apartment or townhouse. But no one will rent to her because “in this economy,” she says, “everyone is running credit reports.” And her credit right now does not look good.

This time last year Sylvia was engaged and living with her fiancée and her three teenage children in an apartment in Prince George’s County. “I made a decision to get married and it didn’t work out,” she says, “I should never have moved into an apartment I couldn’t afford by myself.”

When her fiancée packed up, he left her with bills she couldn’t afford to pay alone. “Every month I was late paying something. It got to the point that I just couldn’t keep the apartment. Before they could evict me, I moved out and put my stuff in storage.”

PG county social services told her that they couldn’t help her so she went to Montgomery County, where she is a government employee. “At this point, we were sleeping in the car,” she says. “Montgomery DSS told me to go back to PG county.”

A friend told her that he knew someone who was renting a basement. The situation was not ideal – there were animal feces in the house, she says, and the landlady’s behavior was

“funky” – but she took it anyway because they had nowhere else to go. “I got the kids in school under the homeless act,” she says, “and I was trying to pay off my debts so I could get my own place. But I hadn’t got to paying off the apartment yet. I still owe them \$2,000 odd dollars.”

Sylvia’s new landlady was negligent in many ways including paying her own bills. “The third time the water got cut off and I complained, she told me if I didn’t like it to get out.” Instead, Sylvia called the county which came out for an inspection. “They condemned the basement I was living in because if a fire starts on the first floor, we’d have no way to get out.”

Once again, Sylvia and her children were homeless. This time, Montgomery DSS agreed to put the family up in a hotel if she provided documentation of hardship. She needed a couple of days to pull together the paperwork and put her possessions back into storage. “I had to be humble enough to share with my supervisor that I’m homeless and that I needed a couple of days off from work and ask him not to spread it around the job,” she says. “It’s embarrassing. Humiliating.”

“But you just thank God that you’ve got something over your head,” she says, “that you are not sleeping in a car anymore.”

In the six weeks Sylvia and her family have been living in a Comfort Inn, she has found that living in a hotel is no vacation. “You can’t cook so you have to buy breakfast, lunch and dinner. That’s sixty bucks a day. Then gas for all the

running around to look at apartments. I go out to look every day after work at 9 and I’m getting into bed at 10 or 11 at night. And it’s \$25 or \$30 for each application. Then you realize that everybody is running your credit. And your credit score is steadily dropping down. And you’re getting no, no, no. You’re exhausting all your money between eating, gas and applications.”

Between working full-time, looking at apartments every day, being a parent to teenagers shattered by the turn their lives have taken, and taking twice-weekly urine tests to comply with DSS rules, “I am physically and mentally exhausted,” she says.

The other shoe dropped when Sylvia’s caseworker told her she had bad news – new county regulations prohibit funding hotel stays for longer than thirty days. “The good news is that I’m finished with the urine tests,” Sylvia snorts.

She is still looking for an apartment. She says that she has tried being honest with landlords and management companies about the chain of events that messed up her credit, but promises cut no ice with wary businessmen who have been burned in the past by renters. “They say, we appreciate your being honest with us. But what we need is somebody consistently showing that they’ve paid their rent.”

Her caseworker suggested that she just stay on at the hotel, paying her own rent until she finds something. But that would cost \$99/night. “That’s \$700 a week,” Sylvia points out, for one room and no kitchen.

She does not qualify for HOC housing programs because she makes too much money. “You talking about \$11 an hour to qualify,” she says. “I make \$18.”

All she wants, Sylvia says, is a voucher to get her into an apartment so that landlords have some assurance that they will be paid. She doesn’t need cash assistance, just a voucher. “I didn’t ask for a check. I didn’t ask for food stamps. I didn’t ask for Section 8. I asked for some kind of assistance until I can get something myself. Working people that are trying to help themselves just need a little help. We shouldn’t fall through the cracks. “



SUPPORT

Struggling to Survive on Minimum Wage

BERNADETTE // HARFORD COUNTY

Low-wage workers achieve justice through unity

At 51, Bernadette had never made more than minimum wage until last year. “I don’t have a problem getting a job. I have no problem at all getting a job. The problem is that jobs don’t pay enough to support you,” she says.

“From 1997-2005, I worked down at the stadium. I worked for several different temp agencies but you never make enough money at these temp agencies to actually take care of a household. So I wined up having two different jobs at two different temp agencies, day at one place and night at another place.”

From 12 p.m. to 4:30 p.m., she worked at a hospital laundry. “Then I would go home, fix my kids dinner, lay down and get up at night to go down there and clean the stadium,” Bernadette says. “Between the laundry and stadium it was like sixteen hours a day.”

A three-year campaign by United Workers – a labor rights organization founded by a group of homeless day laborers in 2002 – for a living wage for stadium workers achieved victory in 2007. Wages for stadium cleaners which had averaged \$4.50/hour are now \$11.30/hour. Bernadette was part of the campaign and looking back, she marvels at what they were able to achieve.

“A little before we won that victory I was saying to myself ‘what made them think these people are going to get \$11.30 an hour?’ Because it just didn’t seem like they was gonna let that happen. And it wouldn’t have happened if the union hadn’t stepped in. They wouldn’t have that \$11.30 this season.”

Negotiators also made sure, she says, that ex-offenders like herself, who had worked the job for years were kept on when wages rose. “A lot of those people had records. But those people been working at the stadium for five or six years for the cheap pay. But then they gonna be making a little bit of money and they don’t want them.”

Bernadette is now in the organizer’s training program at United Workers, working on a campaign to secure a living wage, health care and better working conditions for Inner Harbor employees.

She has overcome many challenges over the years, including a house fire in 1991, which she and her youngest child escaped with just the clothes on their back. “We had to jump out the window. I had a broken back. She had a broken jaw and a broken collarbone.”

As soon as she secured shelter and her back healed, she was back at work. “I did whatever I had to do to feed my kids,” she says. But the years of stress have taken their toll. Bernadette has high blood pressure and has had two strokes in the past year. “One was in November 2008 and

one in March 2009. I had no medicine until the fact, after the one in November. Because I had no medical assistance.”

Bernadette is pushing her youngest daughter, who is currently 14, to keep her grades up. “She has straight As,” Bernadette says with pride. “I’m thinking about college now. She’s in ninth grade and she got four years of school and I say you’ve got to find a way to keep those grades up so you can get a scholarship. If you’ve got a college degree, you know how to improve yourself.”

A job offer is rescinded after a background check

Ten years ago, D. made a mistake. She bought a car for a longtime boyfriend who was, she says, involved in illegal activities. “I was young,” she says. “That’s where it was at.”

The boyfriend was arrested and the D.A. wanted her to testify against him, which she refused to do. “The government had numerous people to testify against him,” she says. “My thought was if you are going to arrest him and throw away the key, what do you need me there as icing on the cake or something. I still got to live after this. I got a child here. So I didn’t do it but months later here comes the indictment.”

D. was charged with intention to commit money laundering – punishment, she believes, for refusing to testify. She accepted a plea bargain, mostly “in desperation, to say okay let me move on with my life.”

She served six months in a boot camp and six months in a halfway house. The experience changed her. “They would put us in the back of those woods with all kinds of everything back there and give you an ax and you had to cut that tree down. Because they were building houses or something. That was what your job was. And you had to sit on the side of the road and eat egg sandwiches or whatever your lunch

was for that day and be treated like you are pretty much the scum of the earth.”

The goal of the program was, she says, “to break you down and then build you back up.” And for her at least, it worked. “For me it got down into the depths and lifted up. It was a very spiritual thing for me.”

After her release, D. started rebuilding her life, eventually finding her way to a successful and demanding career in the mortgage industry. “I did that grind and I did that hard work to build myself... to watch it all crumble in front of your face is awful.”

Last year D. lost her job due to the recession and collapse of the mortgage market. As she searched for work, she watched her savings dwindle. “I have a home and the money that I had saved up for my child’s college because I’m his only resource... gone! I had to use it to pay my mortgage and my bills for the last six or seven months.”

Finally, she was offered a job as an administrative assistant for much less money than she had earned previously. “It wasn’t even anything that could reach my bills but it was a start,” she says, “a foot in the door.”

But the first day when she showed up for work, “I was told that I needed to come back because the person didn’t have their scheduling together. That was on a Friday and I left. Went through the whole weekend and then Tuesday about 3:15, I got a call from the person who made me the

offer. She said, well there was some issues that came back on your background.”

D. explained that the situation had happened ten years ago, in 1999, and since then not only had she never been in trouble of any kind, she had actually been licensed by the state as a finance officer. The woman said that she would take that information back to the manager and call her back.

“So I waited and I waited and I waited,” D. says. “And about 8 o’clock that night, I checked my email and she had emailed me about 3:40 to say ‘due to your background, unfortunately we have to rescind the offer.’”

D. is outraged that despite her years of hard work, she is still being judged by a mistake that she made when she was barely out of her teens. And she’s not the only one, she points out. “I see kids out here that get themselves into crazy situations with no chance. There are people out here who can’t even get a good job with a four year degree because of past things.”

D. has tried unsuccessfully to have the conviction expunged – “but I can’t because it’s a felony,” she says. She is once again looking for work which is harder for her and other ex-offenders than it ought to be, she says, particularly when a conviction is so far in the past.

“I did my mistakes. I learned from them. I took the hard road. I have the scars today to prove it. But I was able to give my son something different,” she says. “I’ve been dealing

with this for a long time and now is the time to take a stand on it. Because I think the laws are just wrong. People judge you without even knowing anything. Just pass judgement. That’s kind of where I am right now.”

A man tries to dig out of debt in Harford County

John once made a good living as an independent truck driver, moving containers in and out of the port of Baltimore. Partially disabled by an assault in 1981, “I couldn’t perform various types of labor but driving was something I could do,” he says. “I got my Class A license in 1985.”

At first, he did long-haul work but after he began caring full-time for his mother, who had serious health problems, he shifted to local trips. “I would try to make 4 container moves a day,” he says. “That was my target. And got good at it, hustling in and around the piers.”

But in May 2006, John was involved in an accident that demolished his vehicle. He couldn’t afford to have it repaired or to replace it. “So I sold it,” he said, “and didn’t get very much for it.”

Since then, his mother has passed away and he has fallen deeper and deeper into debt as he has struggled to hold onto the house where they lived together.

“I get depressed sometimes,” he says. “I sit home and worry about money and these lawyers.”

Like other homeowners who fall behind on their mortgage payments, John began receiving letters from attorneys about his options. One offered to help him renegotiate his note with the mortgage company – for \$500. John paid him and

the attorney worked out an agreement reducing his monthly payment. “But it was still \$1,700 a month,” he says, “on a house that the county assessed for \$130,000.”

John signed on with a temp agency for truck drivers when he was not able to pay to have his truck repaired in 2007. “They paid good money,” he says, “even though maybe a week out of the month I’d be sitting.” But last year when the economy slowed, the work dried up. “The jobs got fewer and far between,” John says, before stopping entirely.

On the verge of foreclosure again earlier this year, he answered a letter from another attorney proposing bankruptcy as an option to stop the foreclosure. “I got \$900 and gave it to him and he went down to Baltimore and filed the case for me but he turned out to be a con artist,” John says. “He makes an initial filing, which costs \$72, and then never steps foot in the court again on behalf of the persons that pay him.”

At the time that John paid him the money, “they already had a court order preventing him from filing bankruptcy papers for other people,” he says. “He just sends other people in to do it for him.”

Even so, filing bankruptcy was the right thing to do, John says. “I stopped the foreclosure on my house.” But he’s not sure how long he’s going to be able to hold out.

When he was working, “I was keeping up with the mortgage and all my other bills,” he says. “I had a steady income and I took all the money from my trucking

operation and put it into what I’m really interested in, professional audio.”

He still gets occasional gigs but not enough to dig himself out of what has become a very deep hole. John had secured a small loan from the Community Development Block Grant program to buy equipment for his audio business in the late nineties. “I was making payments on that loan until I had the accident,” he says.

Since then, he has applied for another small business loans from 4 banks and various government agencies and been turned down by all of them. “The lady at Harford Economic Development says that they have a loan for \$100,000 but I couldn’t apply for it because of the bankruptcy.” Right now, he’s living on a small social security disability check and food stamps. “I’m thankful I have that,” he says. “I’m grateful that they give me food stamps and the ssi. I appreciate it because otherwise I wouldn’t be living.”

John’s goal is to regain financial independence “so that I could give up food stamps and medical assistance. So that I wouldn’t be dependent on that. But I don’t see how that’s gonna happen.”

He doesn’t understand why banks have received government loans while individuals like himself are turned away. “All these banks I’ve been to have gotten TARP funds but when you go to them they won’t even talk to you,” he says. “Did anyone look at their financial problems under a magnifying glass? No, they just doled out the money. But they say to me, no. Zero. Nothing.”

The choice between full-time work and receiving assistance weighs on a mother

Belgica has worked hard to become self-sufficient. But sometimes she wonders why, when people like her who find work immediately lose all their benefits. “I feel like when you work, everything is taken away from you. It shouldn’t be that way. You should get some support,” she says.

Until June, Belgica and her three children were living in a subsidized townhouse. When she was granted a *noc* voucher to pay part of the rent she was unemployed and pregnant with her youngest child, now nearly a year old. After he was born, she returned to work.

Belgica says that when she returned to work in October of 2008, she filled out the purple paperwork noting her change of status and submitted it to her caseworker. But there was a snafu of some kind and the paperwork was apparently not processed correctly.

“When I recertified I was still out of work – I had him in July and so I was still out and didn’t know when I would go back because he was a premie baby. And he was still in the hospital. So when I recertified in August I still wasn’t working and everything went smooth. But they never added him on the lease, I don’t know why. They were supposed to but they didn’t. And then once I went back to work in October I called my worker and said, I’m going

back to work and she said I’m going to mail you the interim package. So I mailed it in and they were supposed to make the changes. So I never heard nothing back and I thought okay, they are probably still doing the changes and they will mail me something.”

As a single parent, Belgica had her hands full with work and caring for three children, two of them under the age of four, so she didn’t follow up – which turned out to be a big mistake. “After I did my taxes, I got a letter saying I needed to come and meet the federal compliance lady. When I went in she asked me why I hadn’t reported my income. I said, but I did. And she said to me, no, you didn’t. So you owe us. And if you owe more than \$6,000 they can evict you.”

Distraught, Belgica contacted first Legal Aid, and then a private attorney. The latter pointed out that the fault lay with social services, which had not only failed to add her youngest child to the lease but had also not provided her with additional child care vouchers when he was born. But even though bureaucratic bumbling was the cause of the situation, Belgica was blamed.

“When I went to the meeting I was treated horrible. The lady was really rude to me. They treated me like I was a criminal, like I had killed somebody. I felt really violated. When I came into the meeting, they were like ‘you’re working’ and I said, ‘I know, I reported it.’ They taped me, like I was gonna lie. I said, you guys didn’t add my baby to the lease, you didn’t approve my child care expenses, nothing.”

Not only was Belgica about to be evicted, but she was also informed that she owed over \$20,000 back rent on the apartment. Her lawyer appealed but she was terrified of coming home from work one day and “finding all my stuff in the street,” she says. So she moved to small apartment miles away from her job and her previous home.

“It’s too small for us to live here and I’m isolated,” she says. “I don’t know anybody around here.” Belgica does not have a car and this too creates difficulties. “Over there, I was walking distance to everything, Safeway, Giant, Kinkos, the library. Over here, there’s nothing and I don’t drive.”

Belgica would like to return to the townhouse but she doesn’t want to do that until she receives some assurance that she will not be evicted. “I’m afraid to move back in because I don’t want them to put me out again. And I found someplace to stay but now I’m paying more bills over here.”

She would even been willing to pay back the amount *noc* says she owes for back rent, even though she doesn’t feel that the mix-up was her fault. “What I want is to be able to get back my housing, stay there, pay my rent and have them include some amount every month so I can pay them off but still retain my housing and on top of that, every year when I get my taxes pay a little [on the debt] so I can pay it off,” she says.

Mostly, she is just frustrated and angry that she has been penalized for working. “I think the whole system is messed up. The people that work and are doing positive things

should be congratulated, should be given more help,” she says. “I could have just stayed home if I wanted to, not pay no bills, but that’s not what I believe. The more you are working, the more positive thing you are doing, you should get all the support you can. If a person is working, her child care should stay there, her food stamps should stay there. And also have counselors, a support system that is there for you instead of just processing paperwork.”

For every story generously shared by the 14 individuals featured in **Their Voices**, thousands remain unheard. The stories – and the challenges they detail – are far too familiar to the 1.1 million Marylanders living in or near poverty. MAP urges the State of Maryland, along with its partners in federal and local government, nonprofit organizations and business, to remain dedicated to helping Marylanders surmount such challenges. Collaborative work, creative policies, and adequate funding will make the difference. We hope all who read **Their Voices** will participate in getting us there.

To learn more about MAP's advocacy, get involved, find resources for those in need, and read more stories like the ones included here in **Their Voices**, please visit MAP's blog:

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The Maryland Alliance for the Poor (MAP) pursues public policies and funding that protect the well-being and dignity of Maryland children, families, seniors, and single adults living in or near poverty. MAP believes that State policy should assist Maryland residents with limited financial resources to move beyond their current circumstances, with the help of progressive policies on the inter-related issues of homelessness, affordable housing, energy, health, hunger, employment, taxes, child care, and welfare reform.