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THE NEEDIEST CASES

Trying to Get By, With Scant Savings and Age as an Added Hurdle

By Kari Haskell

This year's sharp decline in the stock market has delivered a shock to many older people who expected a comfortable retirement. But other New Yorkers, near or at the end of their working lives with meager or no savings, never had such expectations.

Some have struggled for years to stay one step ahead of poverty, living paycheck to paycheck. Others met up with a crisis, like the illness of a spouse, that shattered a fragile financial plan. For older people, the choices are fewer, health problems are more likely, and a return to the work force is not always an option.

Through the seven agencies supported by The [New York Times Neediest Cases Fund](#), some older people have been able to head off eviction, keep food on the table and maintain their self-respect.

When a Burden Doubles And the Means Decrease

On [Thanksgiving](#), many families enjoy a lavish feast of turkey, sides and deserts, including the traditional pumpkin pie. But for some, Thanksgiving does not mean reunions or extravagant meals.

Marie Hinkel, 79, a childless widow, will be at a soup kitchen within walking distance of her apartment in Port Chester, N.Y. She is thankful that she lives in a neighborhood where she can rely on the generosity of churches and community centers; otherwise, on more than one occasion, she would not have eaten.

She does receive \$174 a month in food stamps now, but when she first applied a year ago, she was turned down, despite her low income.

"I was told I wasn't eligible," she said. "Can you believe they would let a senior citizen starve?"

But that disappointment had been only the latest in a series of blows.

Her husband, Martin, died from liver and kidney damage in July 2007 at age 78, one month short of their 34th anniversary. Two years before his death, he had started acting out of character and showing signs of dementia.

"It was so sad," she said. It also was a financial catastrophe.

“He’d come home, but when I asked him where he’d been, he’d say he didn’t know,” she said. She would learn later that he had made irrational purchases like seven cellphones with an annual contract for each.

Soon, after having always lived within her modest means, she was falling into debt, trying to cover her husband’s reckless spending and the medical expenses not covered by insurance, she said.

They were barely making it on two \$690 Social Security checks to pay for food, utilities and their biggest expense, the \$752 monthly maintenance charge for their apartment.

She tried canceling his credit cards, but company representatives told her that only her husband, the account holder, could close the accounts.

“He refused,” she said. “He was not in his right mind.”

Finally he closed the accounts. By then she was \$15,000 in debt, and adding debt to her own credit cards to cover the fees from his.

After Mr. Hinkel died, she decided to sell her only real asset, her home.

An inheritance had allowed the Hinkels to buy the apartment, a spacious 1960s-era one-bedroom, outright in 1996 for \$42,000. It was a relative bargain then because it had never been updated. It still has not been.

Mrs. Hinkel used \$1,500, almost the last of her savings, for a paint job, and kept her selling price low, \$125,000.

She had four prospective buyers, but each was rejected by the co-op board. She was not told why.

The rejections put an end to her hopes of getting out of debt and moving into housing for the elderly, where residents pay on a sliding scale and her rent would be about \$300 a month.

At the apartment, she was \$200 short of covering the maintenance every month since her husband’s death ended his Social Security benefits.

In times of distress she had come to rely on a friend, Judy Fink, the director of Geriatric Services at the Westchester Jewish Community Services, a beneficiary of [UJA-Federation of New York](#), which is one of the seven agencies supported by The [New York Times Neediest Cases Fund](#). Mrs. Hinkel had worked at the center as a companion aide several years earlier.

Ms. Fink helped Mrs. Hinkel apply for food stamps. Early this year, she also helped her apply for a reverse mortgage, which took eight months to process. Ms. Fink relieved some of Mrs. Hinkel's financial stress by pulling \$550 from the Neediest Cases Fund to cover her maintenance charges.

To Mrs. Hinkel, the reverse mortgage is a godsend. Without it, "I would have been out on the street," she said.

But the money she received is dwindling. If she does not sell her apartment soon, she fears there will be nothing left of the \$62,000 she borrowed. Transaction and lawyer fees totaling \$6,000 have been taken out of that money, and each month additional fees and interest are deducted, she said.

She has dropped the price on her apartment again, to \$100,000, and another buyer has made an offer but is still awaiting a decision from the co-op board. "Until that happens," Mrs. Hinkel said, "I'll be on pins and needles."

Behind the Wheel, Getting Back on His Feet

After enduring a year that almost left him homeless, Ernest Brown, 64, has finally achieved a measure of security.

"I can pay my rent," he said recently, sitting in a cafe. He leaned back in the wooden chair to reach into the inner pocket of his lightweight black jacket for proof. He proudly held up a glossy laminated card: his cabdriver's license.

"It is a tremendous feeling to be working again," he said. "I can walk out of my house, walk down the street and hold my head up high."

Last Thanksgiving, he could not have said that.

"I'd go home and my landlord and his wife would be waiting for me," he said. "Can you imagine — to be a landlord and not have someone paying you? I am sure he hated me terribly." His broad shoulders slumped.

"The first month I missed paying the rent, I thought I could make it up," Mr. Brown said.

For several years he had made good but unsteady commissions in real estate, he said. But the market began to soften in July 2007, and by November he was four months behind on the \$900 rent for his studio apartment in Ridgewood, Queens.

Mr. Brown became filled with anxiety and guilt over his failure to fulfill his obligations, he said, describing himself as a man of his word. “It is a nightmare when you think you will get thrown into the street.”

Mr. Brown has never been married — “I’ve never had any luck with the ladies,” he jokes — and his few friends “have all passed away, God bless them.”

Not knowing where else to turn, he applied for welfare at the city’s Human Resources Administration last fall. In the office, he broke down. “I cried like a baby,” he said. “Literally, cried like a baby.”

He received a \$50 monthly allowance, \$152 in food stamps, and a \$215 monthly rent subsidy.

Though determined to find new means of providing for himself, it seemed more difficult. “When you get older you are not as aggressive or energetic,” he said.

One option that occurred to him was driving a cab. “This was only thing I could do to get some money and to get out of my situation.”

As he slowly saved up \$400 for the courses and fees necessary for the cab license, he fell further behind on his share of the rent. By spring he was in Housing Court because he owed close to a year’s back rent. The judge ruled in the landlord’s favor, but Mr. Brown was encouraged to apply for Human Resources’ one-shot deal, a housing subsidy that would cover half of his arrears, on the contingency that he find other means to settle the rest of his debt.

As one possible source of assistance, Human Resources contacted the Community Service Society of New York, one of the seven agencies supported by The [New York Times Neekest Cases Fund](#).

“In the job market, the older they are, the harder it is to get employed,” said Madelyne Hidalgo, senior case manager at the Community Service Society. “Some don’t have anybody to turn to; they are scared of being in the street or in a shelter.”

Ms. Hidalgo was able to draw \$1,880 from the Neekest Cases Fund. This grant rendered Mr. Brown eligible for the one-shot deal, and the landlord agreed to waive \$2,000 of the back rent.

Out of debt and employed, Mr. Brown said he has a renewed sense of self.

“It is a wonderful feeling to go home and not have my landlord waiting for me,” he said. Then he paused, thinking about what he had been through. “It was the darkest moment in my life,” he said. “Ms. Madelyne and Welfare came to the rescue. I appreciate those who helped me.”

After a moment’s reflection, he added, “The money was well spent.”

A Mother Again, a Generation Later

Dorothy Tanksley, 68, has not slept in a bed since 2004 because of back problems. A maroon reclining chair in her living room, a gift from her daughter, serves as a bed. The lever provides the extra boost she needs to get up and into her wheelchair.

“I hurt most of the time, 24-7,” Ms. Tanksley said recently at her home in Bedford-Stuyvesant, Brooklyn. “I take all kinds of things,” she said, rattling off a pharmacy list: over-the-counter pain medications and prescriptions that include insulin for her diabetes and medication for high blood pressure, glaucoma and high cholesterol.

“I just bear with it,” she said, rubbing her arthritis-swollen hands.

One remedy for the pain is losing herself in a game of cards with her grandsons, Rahsuni Simmons, 14, and Marvin Simmons, 11. The boys are the children of her third son, David, who, she says, “is getting his life on track” after serving time in prison. Ms. Tanksley received full custody two years ago, having fostering them for several years after the [Administration for Children’s Services](#) took them away from their mother.

“I just love them,” she said.

For them, she conserves her energy to stand on her feet, though bent over and with a cane, cooking the Southern recipes she learned to prepare as a child. She knows her infirmities worry the boys, but she tries not to be a burden to them.

“I don’t want them to go through what I went through,” she said, referring to her difficult childhood in the South.

She lived with a great-grandmother, a blind grandmother and her younger brother and sister in a tiny, primitive house on a former plantation in McBean, Ga., which is little more than a crossroads near Augusta. While her brother and sister worked in the fields, she fetched water from a pump and collected wood for the stove, she said. She was not only her grandmother’s eyes, but also her nurse — injecting her insulin shots twice a day for diabetes. “We did what we had to do,” she said.

From McBean, by way of Savannah, she arrived in New York at age 19, on the arm of Leroy Owens.

She had six children with Mr. Owens, who died in 1972, and worked as a home health aide until the car accident in 1994 that left her disabled. In 1997, she became a foster mother to her grandsons.

The two boys live with her and her daughter, April Owens, in a duplex apartment among a long row of drab, low-rise buildings. Her income does not allow for more than the basics. She receives \$744 a

month in Social Security, \$196 per month in food stamps, and an additional \$218 per month in public assistance for each child. Ms. Owens, 42, contributes to the \$700 rent; \$200 of which is subsidized.

Assistance from the Administration for Children's Services and the [Brooklyn Bureau of Community Service](#) has been a huge help, she said. The bureau is one of the seven agencies supported by The [New York Times Neediest Cases Fund](#).

Children's Services provides Ms. Tanksley assistance in the home and tutoring for the boys. Marvin has learning delays and requires help with reading and homework, she said.

As the temperature dropped this fall, the Brooklyn bureau was able to step in with \$485.53 from the Neediest Cases Fund for shoes, pants, shirts and coats.

"I really appreciate it so much; I really do," Ms. Tanksley said.

She says she knows that many older people look forward to life without the responsibility of children. But she would not have it any other way.

"I am here for them," she said. "I pray that I get to see them get older."