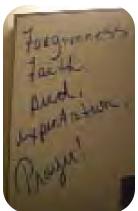
From three jobs, credit cards, and a car, to no jobs, no credit, and a bus pass

NEWARK

Felice doesn't go to church much anymore (or anywhere else, for that matter), but she watches Joel Osteen every Sunday morning and tries to find some motivation in his words that she can reflect upon throughout the week. Hand-written messages on her mirror help transform his words into a mantra for the week. This week-"Forgiveness, Faith, Seed, Expectation, Prayer!"

he "seed," in this case, refers to seeds of love. "Expectation" reminds Felice to *expect* those seeds to grow. Messages like this, and her new Bible phone application, help her stay focused.



But despite the nearly constant reminders to remain positive, Felice sometimes feels angry with God. "What did I do?" she says. "What did I do wrong?"

Originally from Spanish Harlem, Felice graduated from Bronx Community College and took courses at Katherine Gibbs before leaving her home (and an abusive ex-husband) years ago, in search of a better life in New Jersey. It was an advertisement on a city bus that caught her attention and led her to Newark, with hopes of learning to drive a bus for New Jersey Transit.



Felice and Max. She got Max from a shelter to keep her company after her first surgery.

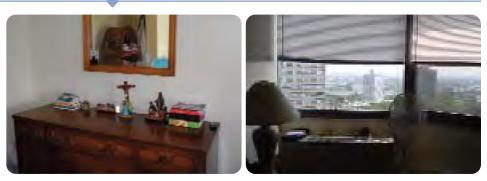
Her inability to master the air brake system caused her to fail the driving test. But she found a job driving a school bus instead, and from there, one thing led to another. Hard work and an outgoing personality helped Felice to network, and she landed a job as a Spanish translator in the Newark Public Schools. She was even able to continue driving the bus in the morning and evening, while working at the school during the day-simply parking the bus at the school until it was time for her evening shift. It worked so well, she managed a similar arrangement with a YMCA camp in the summer-driving children from the city to the camp; parking the bus; and working as a counselor until it was time to drive them home. Everything fell into place for Felice, and she ended up working for the Newark Board of Education for seven years.

Then, one day in April 2001, Felice was riding on the Number 21 bus when it was struck from behind by a drunken driver. Most passenger injuries were not serious, but Felice had such pain in her lower back that she couldn't move and was taken to the hospital. Doctors diagnosed severe arthritis, which they said must have been developing prior to the accident, despite the fact that she had no earlier symptoms.

Felice's condition worsened gradually, and in 2007, when the cartilage in her hip had deteriorated to the point where it was bone on bone, she scheduled her first hip replacement. There were complications, and failed attempts to return to work. Eventually, there was surgery on the second hip, and even more complications. Now, three years since her first surgery, one leg is shorter than the other; recent tests indicate 60% nerve damage in her lower leg; and Felice still suffers severe pain and swelling in her hip, legs, and feet—symptoms they do not seem to be able to control or cure. "I gave up with medicines and doctors because I was feeling like a human guinea pig and nothing was working."

Felice was eventually approved for Social Security Disability in late 2009, but not before she maxed out her \$1,000 Walmart card on food, and four other cards totaling another \$1,000. Her monthly SSD benefit is \$1,041, out of which she pays \$700 for rent; \$110 for Medicaid; \$68 for cable; and \$50 for her phone. She also receives food stamps, so the remaining \$113 per month is for all other expenses not enough to put a dent in the growing pile of notices from collection agencies So she has resigned herself to the next step of declaring bankruptcy.

Job and credit aren't the only things Felice has lost. She also lost the limited mobility she still had back in 2009 when she lost her car—in the most unfortunate way, at the most inopportune time. She listened from her apartment as police sirens alerted her to a high speed chase occurring just around the corner, where her car was parked. By the time it was over, her Ford Escort was totalled, and the few hundred dollars she received from the city went towards unpaid medical bills. Her own car insurance only covered liability. "So there goes my car. Now I have no way to get around at all." The police told her she was in the wrong place at the wrong time.



Left: Felice's dresser, with more hand-written notes for inspiration, religious icons, a photo of her fiancé, and a reminder card for an upcoming doctor's appointment. Right: Window with air conditioning unit that broke down during the July heat wave, but was later repaired. Nail polish still sits on the air conditioning unit where fiancé Troy left it after painting Felice's toenails for her. She can no longer reach them due to the swelling in her legs and feet.

Then, in the middle of the night on September 30th. 2010. came the biggest blow of all. "I al-

ways sleep with the phone in the bed," says Felice—a habit that saved her life when she woke up with such a severe headache that she called 911. After five days in the hospital, doctors performed an angiogram, which revealed that she had suffered an aneurism. She had surgery the next day, but has lost

her peripheral vision and now suffers from seizures. As the possibility of Felice returning to work becomes less and less likely, she struggles to accept her new reality. At 49 years old, she resides in a "senior" residence, due to her disabilities, and says, "I don't be-

"I've never been in jail." Never been arrested. Where did I go wrong?" the aneurism had

long here." She confesses that she sometimes wishes killed her, but with

several suicide attempts dotting her past, she is careful with her words, so as not to alarm friends and loved ones with talk like that. It isn't that she intends to end her own life, she explains, as much as she simply wishes she wasn't still here. She focuses on her relationship with her fiancé, Troy, and draws strength from her religious beliefs in an effort to stay positive. But it's not easy. "I went from three jobs, credit cards, and a car, to no job, no credit, and a bus pass." *

Interview completed August 2011.

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FOR HELP: Through its statewide, toll-free hotline, 1-888-LSNJ-LAW (1-888-576-5529), Legal Services offers telephone advice to people who have been unfairly denied cash benefits, food stamps, or rental assistance, as well as certain health programs, including Medicaid/NJ Family Care, Charity Care, and PAAD. You may also apply for services online at https://lsnjlawhotline.org or contact a Regional Legal Services program for help.

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