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# *Disabled People Must Survive on \$210 a Month While Waiting for Social Security*

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## **DOVER**

Karen didn't think she would ever end up on public assistance. She earned her Associates Degree in Life Sciences and a chiropractic degree from New York Chiropractic College. She had years of experience as a medical laboratory technician in hospitals and research laboratories. Yet when, at age 51, her health took a turn for the worse, she was faced with no choice but to depend on the State to help her survive.

*“My annual income is less than it used to be in a month... you just learn to do without.”*



Without any affordable transportation, Karen felt trapped.

**K**aren intended to return to work when her short-term disability payments ended. But when her car broke down and she had no way to go the 50-mile distance to her job, her health and her finances deteriorated further. After the employee stock and 401(k) were gone, the eviction notice came. Karen lost all of her belongings and ended up in the hospital, before being placed in a hotel paid for by welfare, where she stayed for over a year.

Two years later, Karen's list of ailments included coronary artery disease, severe hypertension, chronic hepatitis C, back pain and severe depression. She was still receiving General Assistance (GA), still waiting for a determination on her Social Security Disability claim.

In some ways, her life improved when she began receiving public assistance. She finally received a Section 8 subsidy and was able to move into a one-bedroom apartment, which she described as the nicest apartment she had ever had. In other ways, she continued to suffer unnecessarily. When she moved into the apartment, she

moved to a new town, and her case needed to be transferred to a different Board of Social Services office. Despite excellent help from her previous case worker, who tried to prepare the transfer, the Board of Social Services in her new town terminated her prior case and required her to revisit the office sev-

eral times over a period of eight weeks. Each time, she saw a different worker and received different answers about how the process was supposed to work. During the course of the eight weeks, they terminated her assistance; she was without Medicaid, food stamps, and cash benefits; and she landed yet again in the hospital when she ran out of blood pressure medication and didn't have any money to buy more. It only takes about four days without the medication for Karen's blood pressure to rise to life-threatening levels.

For a time, Karen was able to access mental health services through a hospital in Dover, which was accessible and was covered by Charity Care. However, because she was only eligible for NJ FamilyCare, she had to travel to Morristown to see a cardiologist at the clinic every six months. After each visit, the clinic scheduled the next six-month appointment. If there was a problem between appointments (such as when NJ FamilyCare refused to cover one prescription and another was causing serious side effects), she had no way of reaching the doctor. He was not available by

phone and was only at the clinic one day a month. She would need a referral from a general practitioner at the clinic to see him that one day a month and, in order to see the general practitioner, she needed to call the morning of the day she would like to go. (The clinic only makes same-day appointments.) The free medical transport that Karen relied on to get to her appointments required three days' advance notice. So the only way she could make a same-day appointment would be to use \$70 of her monthly \$210 GA grant to take a taxi to and from Morristown. She chose instead to go without the heart medication.



and boredom. The rest of her income went towards her share of the rent (\$33), electric, a prepaid cell phone (she cannot get long distance on the phone in her apartment), and taxis to and from the grocery store (about \$6 each way). She was very careful to make her \$132 worth of food stamps last through the month,

as there was no cash left at the end of the month to purchase more food. All other non-food items are out of the question. "My annual income is less than it used to be in a month," says Karen. At the time of the interview, she hadn't bought clothes in three years or shoes in five. She hadn't had a hat, gloves, or scarf since 2005, when she left her belongings in her old apartment. "You just learn to do without." ❖

*Interview completed May 2007*

With the \$210 Karen received each month, her only splurge was for cable television. She lived alone and could not go anywhere without taking a taxi. Television helped ease the loneliness

### KAREN'S TYPICAL MONTHLY BUDGET

General Assistance Grant	\$210
Rent	-\$33
* Food	N/A
Utilities	-\$135
Transportation	-\$24

\* Karen relied exclusively on her \$132 of monthly food stamps for food.

Legal Services is currently representing Karen in her SSD claim, which is pending at the Administrative Law Judge level.

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Legal Services  
help more  
people like Karen.  
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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.

TO MAKE A DONATION: For information on how to donate to Legal Services, visit [LSNJ.org](http://LSNJ.org).