
For Families Living on the Edge, One Month of Missed Benefits Can Lead to Homelessness

IRVINGTON

Keisha never received public assistance until she was 36 years old. She had been a sales representative for a major pharmaceutical company until they closed the location and she was laid off. For the next two years, she cycled between jobs, unemployment, training programs, and Temporary Assistance for Needy Families (TANF).



Keisha's sons play in the living room of their apartment. They fell several months behind on their rent because of mistakes made by the welfare office.

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Keisha paid market rent, \$925 a month, for her apartment, which she shared with her two sons, ages two and eight. She managed to pay her rent with cash assistance through Social Services (welfare) during the months that she was out of work, and had tried to comply with the various rules of the program. She reported all income and completed her recertification paperwork every six months. But somehow, mistakes were made on her paperwork. First she was informed that she had received more benefits than she should have while

she was working and her benefits were reduced by \$42 a month in order to rectify the overpayment. Shortly thereafter, her assistance was terminated for failing to recertify—a process of updating your paperwork, which is required every six months.

Keisha had documentation proving that she did in fact recertify on time, but she had to appeal the termination of her benefits and go before a judge in order to get the welfare department to pay the two months they had failed to provide. While she waited for her

hearing, she fell two months behind on her rent and received an eviction notice. She anticipated starting a new job within the next month, but she was at risk of becoming homeless before her first day of work if she didn't go forward with the appeal and fight for the monthly benefits she had not received. After winning her welfare appeal, she still needed to convince the landlord to stop the eviction process and wait for the payments to come through. At the time of the interview, she was unsure



whether she would be able to keep her apartment and begin a new job, or be forced to take her children to a homeless shelter and lose the opportunity

she had to work.

With solid training and a strong work history, Keisha would rather be working than receiving public benefits. Instead, she was compelled to spend more time gathering documents and going to court to save her housing, than taking the steps she needed to take to get her life and finances back on track. "I'm not used to this," she said. "I'm used to taking care of myself. The only reason I'm going through all this [fighting to get

all the help available to keep her apartment] is for my kids." ❖

Interview completed May 2007

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Keisha.
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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://www.LSNJ.org).