

# Never enough money

Couple's struggle to keep home, utilities reflects larger debate on need



SBT Photo/SANTIAGO FLORES

Kevin Kissinger and Sonja Rainwater take bowls of water upstairs after filling them with water from their water heater. Their water and sewer services were disconnected in August and their electricity was turned off Thursday.

Posted: Saturday, September 28, 2013 8:26 am | Updated: 10:57 am, Mon Sep 30, 2013

by [Virginia Black](#)

**SOUTH BEND** - Sonja Rainwater and Kevin Kissinger had planned to marry, going so far as to buy their wedding rings.

But the rings now sit in a pawnshop, they say, along with their television sets and nearly everything else they believed was worth anything. Despite that, their city water and sewer services were disconnected in August, leaving them with stacks of unwashed dishes on the kitchen counter and fetching occasional jugs of water from sympathetic friends to flush their toilet. The water debt has continued to grow; they opened a new bill last week for \$387.

And last week, the couple searched furiously for money to beat a deadline toward \$249.49 they needed to keep the electricity on.

The mortgage holder for Kissinger's small Dunham Street home has been working with him to keep from foreclosing on the property he's owned about 14 years, the 54-year-old says.

Kissinger, who has been unemployed since May 2012, brings home \$177 per week in unemployment, and 51-year-old Sonja receives about \$200 each month in food stamps.

Both have degenerative back and other medical issues that prevent them from working, they say, documented in medical records they've submitted in applications for Social Security disability payments.

While fewer disability applications are being approved and Congress is wrestling with a proposal to cut billions more dollars from the national food stamps program, experts say more Hoosiers struggle to meet basic needs.

And, as Kissinger and Rainwater have discovered, local agencies that have traditionally provided emergency money for utilities now have far less -- or no -- money to help.

### **Finding sustenance**

On a recent rainy day, while Kissinger and Rainwater are speaking with a reporter, a knock echoes from the front door into the small living room.

It's a couple who introduce themselves as being with St. Vincent de Paul and St. Jude parish, and they're dropping off a big box and a few full plastic grocery bags.

"Oh, food!" Kissinger says with enthusiasm. "Thank you. Thank you very much."

As the good Samaritans prepare to leave, Rainwater says to them, "We appreciate it so very much, you guys, and God bless you."

"Two hundred dollars in food stamps don't last long, I can tell you right now," Kissinger tells the reporter.

Yet they dread losing even that small lifeline, at risk if the U.S. House approval to massively cut the food stamp program -- called the Supplemental Food Assistance Program -- also passes the Senate this year.

Kissinger and Rainwater, who have no transportation and say they're forced to walk nearly everywhere, have discovered that even local agencies that have been designated as sources for utility money are dry.

To try to stave off their electric shutoff last week, they were able to raise \$100 from the township trustee, and provisional pledges of \$50 from both Stone Soup and Grace United Methodist Church if they were able to come up with the remaining \$49.49. But Kissinger's next unemployment payment will not arrive until Monday morning.

Their power was flipped off Thursday afternoon.

### **'Never needed help before'**

Xiomara Gonzalez, program manager for the Advocacy Center, confirms a message on the group's website that no money is available for utility payments.

Grants they used for such help have dried up, she says, and they hope to hear whether new grants will come through by perhaps the end of October.

Right now, they're only able to give help to homeless people who are able to provide documentation, Gonzalez said last week. (South Bend's homeless center called urgently for supplies last week, noting, "The Center for the Homeless is critically low on specific hygiene items for our guests. ... With the winter approaching, we will be opening our doors to 30 additional people each evening through our Weather Amnesty program.")

Other agencies, such as REAL Services and some churches, are also out of money.

South Bend water utility and Indiana Michigan Power spokesmen say they try to work with people behind in their payments and point to agencies that can help, but they have no funds to tap for those customers.

They also say the need remains steady.

"There are people struggling, many people, and there always have been," says Cynthia Simmons, South Bend's 311 director who has worked with water customers for more than 10 years. "What has changed is that there are individuals who have found themselves in that position where they say, 'I've never needed help before.'"

Simmons says her team stresses to callers falling behind on their water bills -- which include sewer, trash and recycling services -- the importance of keeping up payments to avoid added-on late fees or reconnection costs. She notes many agencies run short of money for relief toward the end of the year.

"It's disheartening to have to disconnect the water, but I imagine it's just as disheartening if the gas company has to do it or the electric company has to do it," she says. "But it's just a reality. ... We're a utility, too, and we have to be paid, too."

### **Tough disability system**

Kissinger says he first hurt his back in 1999 as a maintenance worker at the Holiday Inn downtown, when he and another worker were lifting a large roll of carpet.

"The next day when I went to get out of bed, I couldn't even move," he says. "It was horrendous pain. Nobody knows what kind of pain that's like."

That led to the first of two back surgeries to cut disks away from nerves, he says.

Most recently at Lock Joint Tube in South Bend for 12 years, he lifted steel tubing, drove a forklift and other odd jobs. He says he often worked while taking pain medication, before leaving that job in May 2012.

"I got to the point where I couldn't work anymore," Kissinger says. "I worked hard for 'em."

His doctor, who diagnosed him with degenerative disk disease, says he needs another surgery to relieve ongoing pain, but Kissinger has no health insurance now.

Rainwater, too, says she's been diagnosed with degenerative disk disease, working odd jobs but not being able to sit or stand for long periods. She says she also has sciatic nerve pain, diabetic neuropathy and some mental health issues.

Both filed more than a year ago for Social Security disability payments but were denied. Each was forced to spend \$150 in the last several weeks for a taxi ride to an appeals hearing in front of an administrative law judge in Valparaiso.

Rainwater's attorney, who is based in South Bend and specializes in Social Security disability cases for the law firm Keller & Keller, says the couple's story is common.

Nancy Green says at a time when baby boomers are aging and applying for such help, cases are much less likely to be approved -- even for people who once qualified for the benefit.

It's rare for a case to be approved in a first or even second attempt, Green says, and odds are low even after a hearing.

"A lot of whether you get approved or not depends on what judge you get," the attorney says.

The website [disabilityjudges.com](http://disabilityjudges.com) lays out the statistics by state.

Indiana's overall [rate](#) of approval of disability cases is only about 47 percent; but judges in Valparaiso, where everyone in this part of Indiana and southwestern Michigan are sent, tend to approve the least number of cases, at 44 percent.

Applicants are more likely to be approved for disability if they are older than 50, and even more likely as they near 65, Green says.

To prove the need, clients must have sought medical treatment -- difficult for patients lacking money for doctors and expensive tests, or in cities like South Bend without an abundance of free or [low-cost](#) health clinics, Green says.

The attorney cannot discuss specific cases, but she acknowledges the lawyers at her firm can only take on cases they think they can prove. (Disability attorneys are paid a capped percentage of a successful disability backlog payment to a client.)

Her clients tend to have worked in manual labor jobs, which led to their injuries, she says. Because they can't work when they apply, and the process moves so slowly, they struggle financially. And it's often difficult to prove pain.

"I wish there was an X-ray that showed how bad the pain is, or where it was," Green says wistfully. "It would make it easier. But no."