## Facing Hardship

written and photographed by Christina Nifong

Many Roanokers are struggling through these tough times. Here's how six are surviving — despite loss and uncertainty.

As 2019 drew to a close, the economy was, by many standards, humming. The number of people designated by the U.S. government to be living in poverty had declined to 10.5% of the population. It was the lowest that statistic had fallen since the Census Bureau began tracking it in 1959.

And yet, workers across the country didn't feel particularly flush. The numbers seemed off, incomplete. According to federal guidelines, a family of four needed just \$25,700 a year to get by. Most everyone acknowledged no household could survive—much less thrive—on that little.

The United Way had known for awhile that real life wasn't matching the measurements. More than a decade ago, the national nonprofit developed its own index to identify financial hardship, one that took into account all the expenses a household required. In its assessment, a whopping 42% of American families could not afford food and health care and rent in 2018.

## Then came COVID-19.

The pandemic upended everything. Unemployment shot from 3.5% in February 2020 to 19% in April. People lost healthcare, had no money for food, fell behind on rent.

But the coronavirus changed the conversation, too. If neighbors and small-business owners and family friends were struggling, well, that could just as easily be us.

By the end of April last year, almost half of American adults had lost wages. Even those lucky enough to have kept their jobs, their health, their homes, felt the possibility that it all might disappear in a shut-down order or a hospitalization.

"The pandemic exposed realities that were already there," says Abby Verdillo Hamilton, CEO of the United Way of Roanoke Valley. "Before, you might not have had a savings account or transportation.... Last year, it just got worse."

Where would any of us be if a diagnosis left us disabled for months? If we were fired? Once our unemployment ran out? What would we do if we could no longer pay our mortgage? Or we totaled the car and didn't have the savings or credit standing to replace it?

We'd be stressed. We'd be fighting depression. We'd be looking for whatever way forward was available to us. Just like Amanda Shepherd and Deoncoe Hilton and Linda Sisco.

After a year when all of us felt shaken, following new legislation that has built a safety net for families stronger than any program since the 1930s, the old categories of "us" versus "them," of "haves" versus "have-nots" are blurring.

We are humans. Who want to work. And eat. And feel safe. And raise our children. We have dreams. We make sacrifices. We have good days. And bad.

Amanda Nastiuk, executive director at the West End Center for Youth, sees every day how one moment can rob a future, how one decision can chart a course. She, herself, does not earn enough to lift her family out of the United Way's Asset Limited, Income Constrained, Employed (ALICE) designation.

"It's kind of crazy to think that I could be in this position professionally and that position financially," she says. "I did everything right. I know people love to judge. But you can do everything right and it might not matter."

On the following pages, you'll read the stories of six Roanokers. Each embodies a statistic measuring poverty. Though the numbers can show a truth, chart a trend, they can never tell the whats and the whys and the hows.

We'll leave that to the women and men trying their hardest to create a life of purpose and happiness.

THE NUMBER OF PEOPLE BELOW
THE POVERTY LINE INCREASED BY 8
MILLION BETWEEN
MAY AND OCTOBER
2020 —COLUMBIA
UNIVERSITY STUDY

Amanda Shepherd knows the meaning of hard work.

At the start of 2019, she was juggling three jobs with raising four kids. She made it happen by relying on a budget and a schedule and a support network. By the end of that year, her future looked promising: She'd been promoted to assistant manager and bartender at Tuco's Taqueria Garaje, in downtown Roanoke. By early March 2020, she felt secure enough to quit her other two jobs.

Then it all came crashing down.
As stay-at-home orders canceled everything, Shepherd, 33, lost her job, her

healthcare, her childcare. Gone was the life she'd built over the last four years, since she moved into her rental house in Southeast Roanoke and increased her earnings enough to leave behind the food stamps and housing vouchers that had been a lifeline when her kids were young.

From March until June, she collected unemployment and wondered how she would feed her kids and fell behind on rent, utilities, car payments.

"It was a very, very scary, very trying time," Shepherd says. "There's times, I can say, I was in the bathroom, crying, just because I did not know what was going to happen."

When Tuco's called in June, Shepherd jumped at the chance for a job, though with reduced hours and tips she earned a quarter of what she could have collected on unemployment.

"All I wanted to do was go back to work," she savs.

Even with a job, Shepherd is on shaky ground.

Her three older kids returned to the West End Center for Youth at the end of August. They attend virtual school from there and take part in after-school programming offered for kids from pre-K through high school. Federal food aid has helped with groceries. The three rounds of stimulus checks have paid what Shepherd owed on lapsed bills. But there's no money in the bank and Shepherd won't be eligible for healthcare again until she's been back at work a full year.

"Sometimes I still have to take money from one bill and pay another bill," she says.

She's hopeful that warmer weather and vaccinations will entice people to fill restaurant tables and bar stools.

But fear shadows her every day.

"I could not take us going backwards," she says, emphatically. "We end up shutting down again? Oh, yeah. We won't make it."

61% OF AMERICANS
SAY THEY COULD
NOT PAY A \$1,000
UNEXPECTED EXPENSE
FROM SAVINGS —
BANKRATE'S JANUARY
2021 FINANCIAL
SECURITY INDEX

The cards were stacked against Charlene Johnson early in life.

She was on her own at 16, with her first baby on the way. She had two more children over the next few years. While she always worked—often two jobs at a time—college wasn't an option and stability was hard to come by.

Still, she put one foot in front of the other and gained the experience needed to land a restaurant manager position—with health insurance and salary enough to afford rent and a car payment and a cell phone plan.

But just as she finished job training







last year, she says her knee began hurting. Everything went downhill from there.

For her knee, she took time off for surgery. Then a respiratory infection flared. COVID concerns meant she'd be home for two more weeks. As she readied to return to work, she says she was fired. She watched her income, insurance and selfworth vanish in the course of a phone call.

She landed another job but still did not feel well. So she made an appointment with the Bradley Free Clinic, a Roanoke nonprofit serving the area's uninsured and underinsured.

The diagnosis was a punch to the gut: Stage 3 breast cancer.

"It was all this past year," says Johnson, 52. "It just seemed like one thing after another got taken away."

The Bradley Free Clinic stepped in to make sure Johnson had what she needed, arranging for phone calls from a therapist to combat her depression, wigs when she lost her hair to chemotherapy, bottles of Ensure for her to drink when she couldn't keep food down.

But Bradley couldn't put Johnson back to work. By year's end, she had lost her apartment and was living in a motel, through Roanoke's ARCH program to help the homeless. Her unemployment ran out and she hasn't been able to get back in the system since new benefits were issued. She used her January stimulus check to put new tires on her car and pay down that loan. But she worries she'll lose her car before her unemployment kicks in.

For now, Johnson is focused on fighting cancer. She dreams of a day when she can work again, when she can travel to see far-flung family.

"I try to keep it positive, look at the bright side of the things," she says.
"But right now, I live day to day.... I'm just praying: All right, Lord, let me get through this."

IN 2018, 61% OF ROANOKE'S SINGLE SENIORS QUALIFIED AS ALICE OR POOR –UNITED WAY OF ROANOKE VALLEY

Linda Sisco has taken care of others all her life.

She married young and had a houseful of children in Rocky Mount. She was a homemaker until 2000, when she and her husband divorced. To support her family, she became a certified nursing assistant.

It's a job she loves, but over the years it's been hard to stretch her paycheck as far as it needed to go. She couldn't make the payments on the only house she's ever owned. After food and utilities and clothes for the kids, there never was much left over.

More than once, she tried to go to nursing school. But she couldn't fit the puzzle pieces of childcare and work and school together. So she gave up on that dream.

As each of her six kids grew up and moved out, "it got a little bit easier to make ends meet," she says.

But even now, "I'm the one who has to hold everybody together," she says. "It's tough at times."

Recently she's been working as a night nurse for a single client. The pay is good, the hours are flexible and she likes caring for the man. But she cannot afford healthcare. At 58, she has no retirement or substantial savings. She buys most of her clothes secondhand. Any trips she takes are to see family.

Her 11 grandchildren are the highlights of her days.

Sisco is not complaining. She's getting by. Some day she'll take another nursing assistant job at a retirement community or hospital and have healthcare again. And paid days off.

Until then, she's grateful to the Bradley Free Clinic for filling the gaps.

"If I can make ends meet and pay my bills, I'm happy," she says.

WOMEN, AGE 25 TO 35, ARE 69% MORE LIKELY THAN MEN OF THEIR AGE TO BE POOR —U.S. CENSUS BUREAU DATA

Neysha Melendez's life is full of family. She's got four kids, between the ages of eight and 12. Both her parents live in her Raleigh Court house with her. And she has three sisters nearby; between them, they have four kids of their own.

"We're all very close," says Melendez, 31. "We help each other out with the children. So it's great to have that."

Since 2017, she has worked for Action Personnel Inc., a staffing agency, first as a receptionist and now as an assistant recruiter. She loves her job, where she's found a mentor in her boss, and can use her Spanish-speaking skills as a translator.

Before that she worked as a nursing assistant, but the 12-hour shifts meant she was always late, either for work or picking up her kids. The West End Center for Youth, where her children go after school, closes at 6 p.m., but her hours were from 7 a.m. to 7 p.m. As a single mother, all the responsibilities as caregiver and breadwinner fall on her shoulders.

Her recruiting job also offers room for advancement. She's taking online classes in business administration in hopes of earning the college degree she missed.

She was 19 when she had her first son.

"Mothers don't have a choice but to grow up," she says. "For dads, it doesn't really matter if they do or not."

She and the kids are on Medicaid and Supplemental Nutrition Assistance Program (SNAP) benefits. Even though she works full-time, she doesn't come close to earning the United Way's yearly household survival budget.

It's family that has made the difference. Melendez's mother underwent chemotherapy in 2020. But she often makes dinner for the household.

"We supported her, but she supported us, too," Melendez says. "It's hard to say who helped who the most."





25.7% OF PEOPLE
WITH A DISABILITY
WERE LIVING IN
POVERTY IN 2018
-U.S. CENSUS
BUREAU DATA

Deoncoe Hilton will be the first to tell you he's overcome hurdles in his life.

He fathered his first child in his teens, spent four years in prison for a cocaine charge and in 2003, an ex-girlfriend and three of his children were shot in a domestic dispute. Only one of them survived.

But by 2017, Hilton had made his peace with the past. He'd held down a good job at Altec—building trucks—for seven years.

He had benefits, a comfortable paycheck, a townhouse, a good relationship with his daughter.

But his troubles weren't over.

Degeneration in his spine was causing his back to hurt. He was suffering from migraines that made it impossible to work, he says. In April that year, he took short-term disability to focus on getting well.

That journey has taken longer than he ever imagined.

Depression set in. Diabetes followed. His long-term disability claims were denied. He was burning through his 401K savings.

At the end of 2019, Hilton decided to take his health into his own hands. He began eating better, walking daily, fashioning an exercise regime he could do despite his pain. He leaned into his faith. And began learning all he could about wellness. He filed for disability again.

He began seeing results. He lost 30 pounds, dropped his blood sugar level, left a few of the 24 pills he was taking on the table.

His trials changed him. The research he'd done, his belief in God, the positive direction his health was taking, it all gave him an idea. Hilton, 49, is now hoping to become a personal trainer who can inspire others to get fit, physically and spiritually.

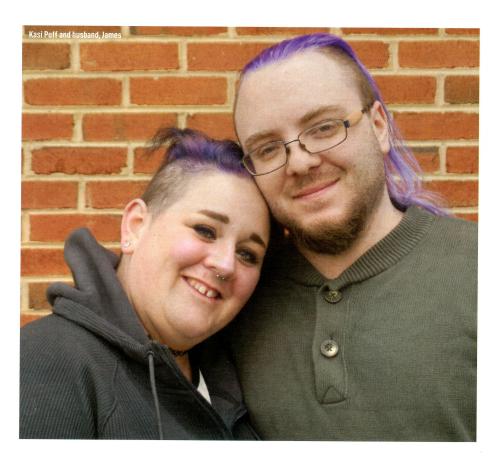
He feels that God has a purpose for his life that he is just now seeing clearly. "Lord, you put me in another place because you want to speak to me again," he says.

Hilton's health is still uncertain. His doctors are advising spinal surgery. Hilton would rather manage with diet and exercise.

But his goals have never been more clear.

"We all have a book of life that's written by the Lord," he says. "How you respond to that book, that's your life."

IN 2018, 11.9 MILLION CHILDREN IN AMERICA (16.2%) LIVED BELOW THE FEDERAL POVERTY LINE —U.S. CENSUS BUREAU DATA



Kasi Poff rarely stops smiling.

Not when she's talking about mistakenly dyeing her and her husband James Poff's hair purple. And definitely not when it comes to her six-year-old daughter, Joyce Anne.

Poff, 34, hasn't always had cause to smile. Her undiagnosed ADHD kept her from excelling in high school. Two years ago, she wrecked her car coming home from a trip to Richmond; she's only recently been able to replace it. James was laid off from his job last year. And student loans are eating away at what little income the family has.

But her smile bubbles up anyway. She talks about all that she's grateful for, like Roanoke's Child Health Investment

Partnership (CHIP).

A CHIP case manager visited Poff in the hospital when Joyce Anne was born and they've been working to make sure the kindergartener hit her milestones ever since. Poff says they've provided vital parental training, resources for the family and educational opportunities for Joyce Anne. They connected Poff with a therapist when she was depressed. They supported Poff when she sensed that Joyce Anne

needed her own ADHD diagnosis.

"You know, it takes a village, and CHIP has been a big part of her village," Poff says.

She's grateful for her new-to-her minivan, too. While she waits for her radiography classes to begin at Virginia Western Community College this summer, Poff is working for DoorDash. It allows her the flexibility she needs to care for Joyce Anne. And it helps pay the bills.

She's thankful for Medicaid and SNAP benefits. And the recent federal assistance checks that have enabled the Poffs to catch up on rent and utility payments.

She's excited for James, who'll be starting a job as laundry shift supervisor at Carilion Clinic soon. He's hoping to rise through the ranks at the hospital.

Now that Joyce Anne is going to school four days a week, Poff is allowing herself to dream a little.

Maybe the family can save for a down payment and buy a house in the Morningside neighborhood. Maybe Poff can get her health in check after a recent weight loss surgery.

Things are looking up. It's enough to make Poff smile. ☆