

← Back (/search?)

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The poverty of poor health

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Several years ago, Marcy Carter remembers reading a cognitive therapy book called "Feeling Good" and filling out a questionnaire. According to the results of the questionnaire, she was suicidal and should seek psychiatric help immediately. That had been one of her low points, Marcy remembers, and also the point when she realized she would either have to reach out for help and pull herself out of this downward spiral, or slip forever further.

Today, the petite 41-year-old appreciates a metaphor her therapist uses to describe her experience: the "frog-in-the-boiling-water theory." If you put the frog into mild water and turn up the heat gradually, she explained with a determined calm in her voice, the frog stays in.

The chain of events that lead a person into poverty are so tightly interwoven that one seemingly slight development might just be the one to lead you over the edge. In his recent book, "The Working Poor," journalist David K Shipler illustrates how a run-down apartment can exacerbate a child's asthma, leading to an attack that forces a mother to call an ambulance, which generates a medical bill that cannot be paid, which ruins a credit record, which hikes up the interest rate on an auto loan, which forces the purchase of an unreliable used car, which jeopardizes the mother's punctuality at work, which limits her promotion and earning capacity, and which ultimately confines her to poor housing.

Those of us who would blame the poor for not making the right decisions □ for not □getting their act together' □ are unfamiliar with this risky, vicious circle. But ask the day laborer, the teen-age single mother, or the toothless man who buys a bottle of Jack Daniel's with the money he's made from recycling three bags of cans at the grocery store. They know all about it.

And so does Marcy Carter. Two abusive husbands, chronic health problems, unemployment, a son's suicide □ that's the kind of bad luck that one doesn't easily shake off. And with the gap between rich and poor increasing in Michigan, more of us are getting a taste of it. This is Marcy's story.

It started out well enough □

Marcy Carter, 41, lives on the east side of Lansing on a somewhat rundown street in the area served by the Allen Neighborhood Center. She was born to a middle-class family; the world must have at first seemed to offer many opportunities. Her paternal grandmother had a bachelor's degree, and her grandfather had been a vice president at Chrysler. Marcy's father grew up in a wealthy neighborhood in Gross Pointe Farms. Born in Jackson, her family lived in Alma and Toledo when she was young, before they finally settled in Cadillac, where her father, a radio announcer, was offered the job of managing a radio station.

Marcy's parents divorced when she was 11, and her mother was left to manage the family finances for her and her two siblings. She was often unemployed. But things became much worse when Marcy was 18, and her younger sister died in a car accident. "We were really just running around blind," she recalls. "My mom had faced a lot of challenges. We were brought up keeping it to ourselves and trying to appear normal. I just couldn't handle it. I was

depressed about losing my sister. I went to Ferris State University in Big Rapids for two semesters but didn't go to classes. It was self-esteem more than anything else. I don't know if it would have helped if someone had asked me what I really thought I was going to do with the rest of my life. But nobody ever did."

She dropped out and started working as a waitress. At the age of 24, when her daughter Pamela was born, she remembers feeling that she could turn things around. "I wanted to tell my daughter that she could do anything she wanted to do in her life."

But it wasn't at all that easy. Her husband's growing alcoholism problem placed too much stress on the young family and Marcy asked for a divorce. "I couldn't put my daughter through the experience of looking out of the window watching for someone who was going to be at the bar. I would try to take care of myself." She left Gary and soon found herself working at a series of low-wage, part-time jobs in Williamston.

There was a lot of hard manual labor, difficult for a woman who weighed 90 pounds and was 5' 2" tall. At one bar, she lifted cases of longneck beer bottles and hauled ice buckets from the basement. She also worked as a waitress and cook at a bar where no one paid tips. "My boss told me, □ You're going to make \$4.50 coming in the door, and you'll make \$4.50 going out."

Getting child support from her ex-husband was nearly impossible. He had moved to Florida, changed jobs frequently and didn't always inform the court of his address or current employer. Carter has no contact with Gary today and believes the guilt of not paying child support probably keeps him away. The court never tries to track him down, either. A payment of \$1,000 came two years ago, she said, but there was nothing after that. Until a few weeks ago, when she received \$13. "It's been off and on like this since the beginning. He owes us close to \$40,000 in child support."

Marcy was introduced to Phil, her second husband and the father of her son, P.J., by a mutual acquaintance of her ex-husband. When her employers found out she was pregnant, she was soon fired from all her part-time jobs. "The mentality was that you're not valuable. You're totally replaceable." Her husband, Phil, was on disability leave.

But she was fortunate to get some help from the state during this difficult period, she says. Social Services assisted the family with a bus pass and money for parking. "Three times I had to send in copies of receipts. Most poor people wouldn't take the time to make all of those copies. I was fortunate that my mother-in-law would take them to work and make copies. She was also paying for the day care."

Marcy's luck seemed to be changing for the better. When her grandmother died, she was left a small trust fund that covered the costs for her to attend Lansing Community College for two years and obtain an associate's degree. It seemed as if she might be able to move away from those part-time, low-wage, no-benefits jobs for good. The degree helped Marcy find a full-time job as a secretary at a Lansing real estate development company.

Family trouble

After finding the full-time job in 1992, Marcy believed that she would be able to live a more successful life. Her husband's parents had money. They helped with expenses and even bought them a house.

Phil seemed like a sensitive guy when she met him □ "like a lot of people that learn to cover it up, and gradually work the abuse into the relationship," she said. He had survived a serious automobile accident with a bad arm injury. The other driver, a pregnant woman, was killed, but they had been able to save her unborn child.

Although on disability, her husband still led an active life. He liked bowhunting and snowmobiling. "He never learned to appreciate what he had because it was so easy to get."

In 1996, Marcy's 8-year-old daughter came to her and told her that she had been sexually abused by her stepfather. This brought the mother close to a nervous breakdown. "He denied it. I called an attorney to get help, because I didn't know what to do. I honestly thought that if it was going to be something that he would admit, and if he was going to get the kind of help he needed, I wanted to save our marriage."

Marcy took her daughter and moved into a hotel for a while. The attorney referred the child to a doctor, whose findings were inconclusive due to lack of any visible physical damage. Not sure how she should react when her

husband denied the allegations, she moved back in with him.

But things wouldn't be the same after the allegations. "He was there, sitting in one room by himself, watching more violent movies. Usually it would be me, with Pam and P.J. in my arms, watching TV in the other room."

What followed was a nightmarish legal battle on the issues of divorce and custody of her son P.J., who lived with his father. She moved into an apartment in Holt with her daughter but was barely able to pay the rent. She learned that her husband had been arrested for manufacturing drugs, but when she tried to find legal aid to obtain custody of her two children, the attorneys she contacted wanted at least \$10,000 to represent her.

"My problem was that I had to stand in front of this man who had threatened me so greatly, so many times, and I didn't feel capable of this. Basically, P.J. was being held hostage during this time. Any time things didn't go along the way my ex-husband wanted to, he just would stop letting me see him."

Then the real estate business Marcy worked for went bankrupt, and she lost her secretarial job. Once more, a chain of unlucky events were happening, one after the other, leaving the woman in a desperate situation. Her unemployment ran out, and Marcy couldn't find a job that would pay for her daughter's childcare. She started working the evening shift for Meijer as cashier, for \$5.50 an hour. She'd hoped to get weekend evenings off, so she could see her son. But her supervisor told her: "What, are you kidding? We'll give you one night off a week, but never Friday and Saturday night." Trading shifts didn't work either, because most people in her shift already worked Friday and Saturday evenings, unless they had seniority.

By this time Carter was beginning to suffer from terrible back pains. One evening when they were short-handed and she had been left to do both the grocery bagging and the cashier job, she remembers that she kept calling her supervisor and begging to be let off of the lane, because she needed to go to the bathroom. She was not given a break for more than six hours. Carter quit the job. "I wrote them a nice long letter, telling them what a terrible event that was. They called me back and apologized. But of course they didn't offer me my job back, and they certainly didn't say it won't happen again."

Seeing her son became more and more difficult. During visits, her ex-husband would yell and scream at her in front of her son. "I became worried about the emotional damage that was being caused every time I showed up. He would threaten that I would never see my son again."

Sadly, this is what happened. One month after his 12th birthday, P.J. killed himself with his father's gun.

The poverty of poor health

Living on the edge had been a foreign experience for Marcy, who was raised with a middle-class set of values. "I didn't understand anything about all these different health and social service agencies until 1989, when I went to get Medicaid for my daughter. I remember that it was the happiest moment when I got a \$25 gift bonus to buy my 1-year-old a Christmas present. I had nothing to give her. We didn't have a phone most of the time. We didn't always have a lot of money to buy food when I was a kid. But we could eat. As a kid, I thought \$80 a week is what you need for groceries. But I learned really quickly that sometimes it's only \$30 for groceries, and you're lucky to have it."

Today, Carter is married to her third husband, Chris, a handyman, and she still deals with the kinds of problems that the working poor face every day in America. Paying bills is a constant battle. Recently her phone was shut off for two weeks while waiting for her husband's next paycheck. On the rare occasion that they eat out, they go to McDonald's.

The family has no dental insurance, and her children haven't seen a dentist for years. Fortunately, a dentist friend in Maryland recently offered to treat them for free. But traveling to Maryland won't be that easy, she said, because her car muffler has fallen off and the wiper isn't working. "My mother-in-law is probably going to end up using a credit card to rent us a dependable car and actually pay for us to go to Maryland."

Marcy's back pain has gradually increased over the last 15 years, to the point that it is debilitating. It began as a mild pain, while carrying her babies, and grew into shoulder problems when baking and working as a waitress.

As a secretary, she had been responsible for buying all of the office supplies. She would lift cases of copy paper that

were about 50 pounds. "I thought I was a super woman, but I wasn't. I really injured my back."

In April 2001, around the time of her third daughter's first birthday, Marcy's pain became so intense that she had to go to the emergency room. They diagnosed degenerative scoliosis, caused by repetitive strain and injury. Carter had done too much lifting, bending, pulling, and carrying.

The scoliosis is now getting much worse, because it has progressed down to her rib cage. The right side of her body is twisting forward. Lifting her arms to just below her shoulder is about as far as she can manage without pain. "My doctor told me, 'Marcy you're screwed.' I haven't looked at my last x-rays that were done in 2001. I'm sure that my joints are all degenerated. I could tell that the x-ray technician felt sorry for me. He looked at me with such pity."

Had the scoliosis been diagnosed earlier, her doctors would have advised against the third pregnancy. Carter says she is glad she didn't know that she was at high risk, because otherwise she would not have had Kristen.

She expects that she will need a cane in a few years and eventually might need a wheelchair.

She hopes to slow down the disease by aggravating her back less often, but she isn't confident because physical therapy is so expensive. "Even with insurance it costs me about \$30 just for one adjustment." Thus, Carter rarely goes to physical therapy. And every time she lifts up her daughter, it hurts. She hasn't been able to take her to day care, and go to physical therapy, because she has trouble lifting her daughter to transport her. "That is unfortunately something I haven't been able to do."

The end

Almost three years after her son's suicide, Carter still suffers from post-traumatic stress. In addition to sleeplessness, she still has nightmares about the police coming to her door to tell her of the news. "I have difficulties if someone knocks at the door, or when the phone rings. You just have such a heightened awareness. It's running in the back of your mind, all of the time. I sit in the backyard watching my daughter play, and feel a sense of well-being. But then I realize that my shoulders are still tensed up. I'm still waiting for that next shoe to drop."

Carter says that she is still not sure whether money to pay for the legal battle would have helped her. Asked what she would have done differently, she says that she placed too much emphasis on keeping a family together in a moderately comfortable home. "With two children, I thought that this was one of the most important things in the world. But now I'm starting to realize that I probably should have taken the kids out and moved into a shelter."

Now in a good marriage, Carter says she feels much happier than ever before in her life. Still, it's hard for her to watch other people with their sons. She says that the wife of one of her husband's friends recently obtained custody of her two sons, after paying over \$25,000 in attorney's fees. She says that she would never have been able to raise such money herself. "When I hear that, I get angry and think, 'Why wasn't anybody there to help me?'"

No local support group offered help with her depression. And she says that although she knows the suicide rate in her neighborhood of Lansing is high, she hasn't met a single person who acknowledged losing a son or daughter in this way. "I think it's because of the shame that other people attach to suicide. People are embarrassed and don't know what to say to somebody that's been through a relative suicide. So they try to cover it up for us."

Because her scoliosis has kept her from finding work, Marcy's husband, who is a mechanical contractor, is still the sole breadwinner. But being jobless hasn't kept the persevering mother from being active.

She discovered an Internet support group called Parents of Suicide and became a member. "It's wonderful. This allowed me to be in a room, theoretically, with 400 people that think I am normal."

Carter has learned to create Web pages and has started a biweekly newsletter, linked to the support group, called the "Butterfly Net." She receives more than 100 emails daily and has recently begun taking notes on individual parents' stories, in order to better respond to their requests for help. Mothers and fathers of children who've committed suicide are at a higher risk of physical and mental illness.

In addition to the Internet group, Carter volunteers for the Central United Methodist Church, maintaining the church's Web site. She says that interestingly, the first friends she made after joining the church were homeless. "I

could sympathize. They couldn't tell me things that would really shock me, because I could picture myself in there."

Marcy Carter dreams of becoming a social worker. She wants to go back to college, and get her master's degree in social work, and to become politically active.

"I would like to help people with mental illnesses, make parents accountable when they're arrested for felonies, and find legal assistance for people like me, who fall between the cracks. Somebody's gotta care."

Care to respond? Send letters to letters@lansingcitypulse.com. View our Letters policy.

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