

**Transcript of Capital Region Truth Commission on Poverty - July 13th, 2017  
First United Methodist Church, Schenectady, NY**

*Noche Salas*

**Hello. My name is Noche Salas and I came to the Capital Region, specifically Albany, for a new beginning. I was going to be an assistant for a software engineer who was also a landlord. The plan was to live with him and to clean his house in return for rent while we go along with his projects. But my boss/landlord had other things on his mind, and it was either have sex with him or get out. So I was in Albany for one week and that's when I became homeless. I couldn't go home to my abusive, alcoholic father. So where do you go when you need help? The Department of Social Services.**

**I told the Department of Social Services my situation and just because I quit my previous job for a better one, they did not help me. I was 21 years old, not pregnant, no children, no STDs. I have an education, looking for work, and at my lowest. Why couldn't they house me? I had no friends or family to help me through this adversity. So where do you go and what do you do when the very same people, by the way whose objective is to help the needy, hand you a rejection letter saying we cannot help you.**

**Most people, and also the youth in my situation, would give up, right? That's why we have so many youth today homeless, drug dealing, prostituting, scamming, etc. Having this emotional and mental distress did something to my psyche. The crazy thoughts running through my head, this feeling of hopelessness, made me understand why young people these days do and go the other route. But I didn't want to be another statistic. I couldn't go back to the shelter I was in before because I got kicked out because I missed curfew. So any opportunity I had, I stayed with random people. I went from living with a crackhead who was also an alcoholic with her husband. They would smoke crack right in front of me. I also lived with a person who I knew nothing about. He had a bunch of mental issues, schizophrenia, he was a pedophile, he was a rapist, and I was living in his house and I never knew about it. Lastly I lived with a whole bunch of people who were drug addicts. I was living in what's called a trap house, where they do prostitution and drug dealing in there.**

**In the end, I was homeless for three months and luckily they were able to house me and I do have my own spot now. And going through this adversity, I know my goal now for Albany, to either make the poor financially stable or wealthy as possible. And for this, even though I was homeless, it did make me stronger as a person. But my goal is to make sure the youth and, you know, also people in my situation will never go through something like that. Because my situation could have been worse than it was. So thank you for listening.**

*Sandra Moody*

Good afternoon, thank you for having me. My name is Sandra Moody and I'm representing the Albany Black Veterans Association. And the reason why I actually wanted to do the testimony is that in 1991, I did my initial separation of service. And when I came out, had the fruition to go out, go get an education, walk into a job because I had great skills. However, they turned around and the university started teaching the same thing that I was trained for in the military. So I was unable to get a job. So even though I had saved wisely, I ran out of resources. So, like the young lady, I too also went down to Social Services to apply for help. And the first thing that came out of their mouth was, "Who told you to live in that area?" because I was "high income." So they felt that I was not justified to live there.

So, I was told that I could no longer maintain the apartment so I had to go into a shelter. When I went to that shelter, I stayed at the Salvation Army. When Salvation Army found out that I was not getting any public assistance, they told me I could no longer stay there. And so I had to leave. Luckily, another shelter that dealt with domestic violence, even though I was not a domestic violence person, was willing to put me up. I also was trying to go with the VA but because I did not have any alcohol or substance abuse issues, I could not stay there.

And what my concern is, as we're working with this association, is that when you're dealing with veterans, number one, we're very proud people. And we like to believe that when we walk out, we can get a job in the civilian world. Because those jobs that a lot of us have held have become very lucrative, a lot of universities have now been teaching that, and then the students get to do internships. So these companies would rather take an intern, where they don't have to pay any money, and not hire us. So we cannot do that. If we go in and apply for a job that we may be overqualified for, people again do not want to hire us because they say that you're overqualified, you're gonna get bored and you're gonna leave us.

Also, in some cases, we are also working with veterans that may have gotten other-than-honorable discharges. Because in many cases, the military, rather than address the issue that might have caused your PTSD or caused your alcohol or substance abuse, they put them out with an other-than-honorable discharge. We don't understand how is it that a person can be a convicted felon or rapist and you will pay for their education, help them find a job, help them find housing, but if a service member has other-than-honorable discharge, you will not facilitate assisting them? Okay.

The other thing you have to understand, in some cases, especially from the African American community, when you're talking about dealing with depression and everything, that's something that people of color do not take ownership of. You grew up in your world and it was "baby I'm tired," "baby I'm weary," or "God's gonna make a way." So, that is not discussed, so it is not embraced. As a veteran, we also do not embrace it because we were told that that is weakness escaping the body. So you suck it up and you don't say anything.

**We also are very proud and think that because we have skills, we don't want to take away those resources from other people because we think we can do it on our own. There needs to be somewhere that you can make a link that can facilitate that.**

**And then when you deal with the Army, National Guard, or the Reserve units, I worked and deployed with a young man who was in the National Guard that went with me to Afghanistan. He lost his job due to the fact of the deployment. And because that company had less than 100 people, they didn't fall underneath the Soldier Sailor Act. And that young man was living out of his car until we deployed. And those individuals do not have the luxury of being able to decompress like I did, being an active duty person, I was able to go be with my family, be on leave, and then once my leave was up, I could go do my active duty service. A National Guardsman or Reservist, when he or she can be in a combat zone and three days later be back on their couch and expected to be at work the following week. And when they have those stressors and if they do have the luxury of taking on the table that they do have PTSD, when they have an outburst, rather than saying that the person that they were working with was being a behind and was actually provoking it, it's oh, he or she has PTSD and they become the villain. And then they end up losing their jobs.**

**Also, with that in mind, a lot of them do become homeless and also with their children, it's a matter of telling them don't tell nobody and a lot of times it's kept secret. So when they come to the school systems, you're not aware that that child may be living in a shelter or that they don't have anything to eat or that mommy or daddy has a substance abuse issue. Because they're told if they tell, they're gonna take them away. And as bad as that situation may be, it's still better than being into a system that has failed them.**

**So, my question is how can we work together to find other networks that can assist veterans, so that they can be the purposeful people that we are trained to be and that we want to be as a part of the community? Thank you.**

*Melissa Krug*

**Good evening. My name is Melissa Krug and I am a poverty analyst at the Fiscal Policy Institute, which is a non-profit that works on issues like the state budget, tax fairness, education, and of course, poverty. I want to share about some of the devastating numbers and statistics in just the Capital Region that accompany the testimonies that will be heard here tonight.**

**Since the 1980's, income inequality has grown substantially in New York, as well as nationally. The wealthiest 1% of the entire country's population claimed 22% of all income in 2015. This is more than double the percentage from 1980 when it was just 10%.**

**In just the state of New York, the wealthiest 1% of the state's residents claimed over 32% of all the income. That number was just 12% in 1980. Meanwhile, in Schenectady County, over 12% of individuals are living in poverty. Almost 21% of those individuals are children. In Albany County, it is at almost 14% poverty rate, and over 17% of those people are children. For Rensselaer County, it is 12.5% poverty rate with almost 20% of the individuals being children.**

**In all three of those counties, anywhere from over half to 75% of all those living in poverty are people of color. New York's income inequality is characterized through this significant racial dimension as a whole. Families with a black head of household were twice as likely as a family headed by a white person to be low-income, per data from the American Communities Survey, the U.S. Census. For Latino-headed families, the likelihood of being low-income was nearly two and a half times that for a family headed by a white person. The average income for white, non-Hispanic families in New York state was \$122,000 during the 2014-2015 period, 77% greater than the average family income for African Americans, which was almost \$70,000, and almost 93% greater than the average for Latino families at \$63,000, and 19% greater than for Asian families.**

**In addition to this racial dimension, it is worth noting that women make up a significant number of people living in poverty. Women's earnings are still lower than men in nearly all occupations. And the persistence of the gender wage gap is often why female-headed households are disproportionately more likely to live in poverty. For example, in the city of Schenectady, women holding a high school diploma earn almost \$9,000 less than men living in poverty with a high school diploma. Over 51% of female-headed households, so people with children, live in poverty in the city of Schenectady. And that's just a taste.**

**On top of those numbers, there are still people who earn a little more than the poverty level, but are still unable to afford basic needs like food, childcare, transportation, housing, let alone any emergency expenses or trying to save. In Albany County that number is 26%, in Schenectady County is 33%, and in Rensselaer County it is 25%. So total, you could argue, it is 45% of people in Schenectady County who cannot afford basic needs, 40% in Albany County, and in Rensselaer County it is 37.5%.**

**And here's the kicker. In New York state over 15% of individuals live in poverty. That number is beyond acceptable given that we are the wealthiest state in the nation. It is infuriating that families in 2017 are unable to pay their bills or have enough to eat or pay for childcare. In sharing these numbers, I hope that we can work to alleviate poverty, not just in the Capital District, but throughout New York State and quite frankly, the rest of the nation, and ensure that families and individuals have their needs met and are able to pursue better opportunities and dignity.**

*Commissioner question (inaudible)*

*Melissa Krug*

**Oh, absolutely. Yeah, I can definitely take a look. Currently what I have in front of me is just the Capitol District. Kind of poverty at a glance, but I would be happy to pass it to the commission. I have one set, I'll be honest. But you guys can see me after and I am more than happy to give you my card and I'll send them to you guys.**

*Elizabeth James*

**Hi, my name is Elizabeth James and I am a 28 year old mother of three, step mother of one. I currently reside in Schenectady, New York and I am a former Fight for \$15 worker.**

**I was working until May 5th. When I was pregnant with my daughter, I was about 4 or 5 months with my daughter, the doctor took me out because I was having some complications with the baby. From then, my fiancé was having some trouble finding a job, so we both was out of work.**

**And then we went down to DSS because, you know, that's what DSS is there for, for help. And they told, like they told the other two ladies, they can't help us. They told me the reason why they couldn't help us because he's able to work. And he would have to work 30 plus hours, and if not, he would have to... He finally found a job at Taco Bell and if he wasn't able to work the 30 plus hours, then he would have to work his scheduled hours at Taco Bell plus work for DSS, and not get paid for it and that's how they would help us with part of our rent, which the other part, plus electric, we didn't know where it was coming from. So now, they're paying part of our rent because he's making, I think like 27 hours a week? So they gave him a little leeway.**

**But they cut our food stamps way down. So now we're like, instead of being okay for the month with food stamps, we're like... pinching food with our kids. Before I was, I was, you know, I had renting rooms out because I live in a three bedroom apartment. And I said, you know, once I get people out of my house, I don't, I just want me and my kids. But nowadays, I can't afford it. So it just seems like I just have to have a room to rent, which cuts down from my kids having their... *[Crying]* Sorry. It cuts down my kids having their own space, their playroom or even our own bedroom. So I have to like, make my living room into a nursery and a bedroom for my daughter, their playroom is my dining room.**

**And I mean, it's hard, it's hard because living in poverty... I shouldn't have to live that way. Especially being a working mom. I mean, I'm not back at work but that's all I do is work. So, with me and my fiancé being working parents and taking care of our kids, we shouldn't have to worry about if we're gonna, if the food is gonna make it to the end of the month or if rent is gonna be paid on time, or electric be cut off.**

And it's hard because like, no one is trying to help us. Like with the National Grid. National Grid bill is, I think the lowest I've seen in a year is \$175 for my National Grid bill. And the highest, well all the other bills, cause this was just a recent bill, but the highest was like \$480 and that's more than half of my rent. So, if I can't, if I have to think about it as, do I want to pay my National Grid this month and tell my landlord, like, you have to wait like two weeks or so for me to gather up the rest of the rent, or do I want to pay my rent and not get an eviction notice and try to work something out with National Grid?

So, it's just hard and I just hope that, you know, everything changes soon, sooner than later, because I don't want my kids growing up and having to do the same things that I do and struggle and cry because I don't know if we're gonna have somewhere to stay. I just want them to be okay. So, I just hope that, you know, this economy goes up like really fast, cause we're populating as you see.

And, I just... I know there's a lot more people with stories like I have, and probably even worse than what I have. So... I just want everybody, I just want this economy to come up and poverty to be just, not even a word anymore. Because it's really ridiculous how we have to live as minorities, as young people growing up, and as children. I can't even afford daycare so me and my fiancé have to work separate shifts where either he works daytime and I work nighttime, or other way around so we can have... I have a three year old, or he's about to be three, so, we can, you know, at least have a little time with our kids and not have to spend as much... Thank you.

*Juliana Obie*

Hi everyone. I'm Juliana Obie. I am now a caseworker for Children's Services of Schenectady County. And I know that sounds really bad, but it's not as bad as it sounds and I actually really love the work that I do. And I spent a lot of my time also working for Girls Incorporated, which is a non-profit organization for girls in Schenectady and Albany. So I've spent a lot of time in the Schenectady community. And I actually grew up in the Schenectady community, specifically Hamilton Hill, where I learned what poverty was at a young age. I didn't grow up in it, I grew up in New Jersey, but then when we moved here, I was surrounded by it. So I've become very aware and knowledgeable about what the people in our community need and what our community is lacking.

And especially in my role as a caseworker now, I see how the system, and I say system very generally, is set up for a lot of our families to fail. And it's just like a lot of the stories that we're hearing tonight, you do what they tell you to do to move ahead but then it's not quite enough and then you don't get the help that you need.

And our children are suffering and our parents are suffering. And if our parents can't take care of themselves, they can't take care of their kids. And very often, parents think that they need to put their kids first and they don't take care of them first.

I see a lot of issues with the education system in Schenectady County. There is a huge disconnect between the, between education and the role of social services. And instead of it being two separate entities, they need to learn how to work together to better support our families. Kids are at school 8 hours a day, if not longer, for the majority of the school year. And if a child and a family doesn't have the support of someone who's essentially helping raise their children throughout the day, when they go home, if they don't have that support, there's something lacking. And our families should feel like they have more than just the people in their household to support them.

And I don't know if it's teachers that need to be retrained or if there's a lack of teachers with empathy or understanding of cultural diversities, but there shouldn't be. Teachers should be trained more often on how to deal with people from different backgrounds and understand poverty. We're not asking them to live our lives, but we are asking them to be more open to understanding the differences and understanding the kids that they actually serve 8 hours a day.

There's also, you know, working in the field that I'm in, I see a ton of homeless youth. And in Schenectady, there's only one homeless shelter for youth, and that's Safe House. And they could only house but 10 kids at a time, when everyday, there could be well over 100 kids that are homeless. And then we have to ship them out to Albany or out to Berkshire to be housed, and then they're away from all their support systems. And we expect them to thrive and have the resources they need, but we're shipping them away and basically telling them it's their fault that it is this way and this is the only place that we have for you, instead of trying to have better support within their own community.

Because we need our people to trust our community, but we have to trust the people in our community. And it's not fair that people in poverty get put in this bubble, the poverty bubble, because they are not able or do not have the resources, or the community they're trusting to have the resources, does not. So, some funding needs to be allocated differently, programs need to be created.

Thank you to New Choices for starting to offer Methadone and Suboxone clinic because our clients should not have to travel an hour away on the bus to get Methadone treatment. And for anybody who doesn't know, New Choices is the substance abuse treatment center that's in Schenectady. It's right down the street, downtown. And they did not offer Methadone or Suboxone to their clients, they just did therapy. So now they're beginning to offer that so that our clients don't have to go to Albany and use the resources that they already don't have to get the help that they need. So, I mean, I can talk for days but there's a lot of work that needs to be done. And they put my one minute mark up, so I'm gonna step away now.

*Jacquie Jordan*

Hi, my name's Jacquie Jordan. This, what I'm about to say is how I feel about poverty in my life.

**What can I say about poverty? A lot. I suffer everyday trying to make ends meet. It's the same living paycheck to paycheck, paying rent and not having clothes or groceries when needed. It's very hard to relax knowing I'm always having to pay something. The biggest problem is all the medicine I have to pay for. It sucks. Poverty sucks. It's like a monster sucking the life out of me. It's breathing down my neck without a way to slay it. It always is the same in this vicious cycle, the ups and the downs. I would like once to feel what it's like to have everything and not suffer anymore. Why is it so hard to get away from this beast they call poverty? Is there anyway out of this? I guess it will always be poverty for us have-nots.**

*Barbara Smith (commissioner)*

**This isn't for clarification, I just want to say... I know how active you have been in fighting for rights and justice, particularly economic rights and justice here in our area. You have on a Justice Works t-shirt and I know you through that, and I know you through Mark, and I just want to acknowledge that at the very same time that some of our people are being abused and exploited by the system they are fighting back against the system, and I really appreciate that.**

*Barnett Hegler*

**Yeah, so my name's Barnett Hegler and I'm glad here to see that somebody's trying to do something about poverty. Just to give you a little bit of my story, okay. When you gotta go to work and all you can do is just pay bills and you can't do nothing else, do you know how frustrating that is? When you just go to work, "oh man, I gotta pay bills." You can't do nothing else, can't go away on vacation, you can't do nothing.**

**I went to the VA, I said look, I need some help with my rent. Oh, in order to get help with your rent, you have to be totally destitute. You have to be in the mission. In other words, you've got to give up your apartment. I'm like, is that really necessary?**

**But I'm glad you people are here cause I think things need to change. It's just like I said, when you can just go to work and all you can do is just pay bills... just between my rent and my NiMo bill was \$1,000. Okay. Then you ain't talking about food. Clothes, toiletries, c'mon people. Something needs to be done here. I mean, affordable housing. And that's a real shortage.**

**I mean, it's like, you've got like, in Albany alone, you got like, the list is like 5,000 people waiting to get in the affordable housing because the rents have been going up for the last five years. I mean, you can walk down the street. One bedroom, \$1,200. One bedroom, \$1,500. I mean, this is not New York City. People up here ain't making New York City money. I mean, these jobs really don't wanna, they don't keep up with the cost of living at all. Then you wind up working two, three jobs just to stay.**

**Now when I was in that apartment and had to pay rent and NiMo, which cost me \$1,000 a month, and I'm thinking to myself, look, I'm a single man with no kids. Just**

think if I had kids! I would've really been hurting. That's why, when, you know, they asked me to come here and speak, I said yeah, I got plenty to say.

I mean, because poverty to me, the powers that be just don't see it. I mean, especially when it comes to homelessness. I mean, to me, if they don't hurry up and take care of the problem, and this actually happened to me, you're gonna walk out your door and find a homeless person sleeping on your doorstep. Cause that has happened to me, it's like, what you doing sleeping on my doorstep? But that's how bad things have gotten.

Like a couple of people before me, they talk about Social Services... It's like a regular circus down there if you go down there for help. I call it the Ringling Brothers effect 'cause they make you jump through so many hoops just to get help. You spend more time chasing paperwork than anything else. And that's very discouraging. And you got some people that really need the help. Or some people that just come there for temporary assistance and that's it. But, I don't know, I think I said too much.

But, you know, just to give you a little bit of my experience, it's like... Poverty, I look at it this way, it's a constant battle. I mean, you constantly dealing with this, you constantly dealing with that. And if it ain't one thing, it's another. But people have things working against them. Number one, there's not enough affordable housing, okay. Number two, the jobs are not really paying a livable wage in order for them to sustain. I think I said enough, thank you very much.

*Commissioner question (inaudible)*

*Barnett Hegler*  
**That is correct.**

*Commissioner question (inaudible)*

*Barnett Hegler*  
**Nine years. I was in the Navy. Yes.**

*Bonnie Nelson*

**Hi, thank you for having us. My name is Bonnie Nelson. This is Katie Houlihan and Autumn Cardente. I brought them with me. We're with a group from CAPTAIN Youth and Family Services. We wanted to be here tonight to bring testimony to the existence of some of the Capital Region's hidden poverty.**

**CAPTAIN Youth and Family Services serves residents of Saratoga County. The census data shows that Saratoga County has 6.7-7% poverty. So, although we don't have an overall high rate of poverty, there are pockets or areas of the county with a very high incidence of poverty throughout.**

**When people think of Saratoga County, we think of the racetrack and, you know, galas and balls and million dollar homes. The reality is, Saratoga County has the highest concentration of trailer park communities in New York state. In 2016, we had 111 trailer communities. And most of these communities are in very isolated, rural areas that are populated with individuals living in very high rates of poverty. They are very economically depressed, geographically very isolated. They lack access to essential services; miles and miles from DSS, which is in Ballston Spa, the county seat. Without reliable transportation, there's no getting to work, there's no getting to DSS because we have a very minimal public transportation system in Saratoga County, basically goes up and down Route 50. And where our office is located in Clifton Park, it's non-existent. So, there's a real huge population of rural and suburban poverty in Saratoga County.**

**The county has little if any affordable housing. Waitlists for Section 8 are four to five years long; so long that they stopped accepting applications. DSS, unfortunately our story is not much different than the ones we've been hearing. They're really... I've been with CAPTAIN for four years and I have not once, and I'm not exaggerating, I have not once worked with a client who receives TANF. Temporary Assistance for Needy Families. I can't understand it.**

**On a daily basis, people come to me who have been to DSS and they have sent them to us, a small non-profit agency, or other churches in the community. The demand for assistance and need has been so high that CAPTAIN along with several area churches, one of those churches is represented in our group here tonight, had to form a coalition to meet the emergency need. And we pool our resources to help these families.**

**We understand the challenge facing working families and many of the people that we serve in CAPTAIN are known as ALICE, Asset-Limited Income-Constrained Employed. And I really want these ladies to talk to you about that because they are ALICE.**

*Katie Houlihan*

**I am ALICE. My name is Katie Houlihan. On paper, I look fantastic. It looks like I've got something going for myself, but the truth is, I'm a single mom... I've got nothing at the end of the day. I have one child that I have to take care of. And I make more than minimum wage, I'm above the poverty guidelines, but I still don't make a living wage. The reason that I even got involved with CAPTAIN is that, I had no money to buy groceries and I needed the food pantry. Looking as good as I do on paper, there's no reason that I should. But I get no social services. And I have to choose sometimes between buying groceries or, you know, paying a doctor's bill. And it's ridiculous. I really don't even know what to say. I don't know. Do you have anything, Autumn?**

*Autumn Cardente*

**I am an ALICE family as well. We're living paycheck to paycheck with two teenage daughters. And their father is, you know, pays child support through Child Support Collection Unit. And after they receive it, it's been two weeks, or it could be a couple**

months. It comes out of his paycheck, his employer says that, yes they take that. He sees his kids. But what do you do when you don't get that payment and you're relying on that money? And when your kids want to be involved in things at school? And they are feeling less than compared to their schoolmates? And you, at the end of the day, are physically and emotionally drained from trying to just provide the basics, that you sacrifice? You do. Do I— putting gas into the car to get to work and buying the healthy food? It's mentally exhausting just to take care of your family. It's, there's no... I don't even have cable and I was interviewed by cable. You know, there's no family vacations. ALICE families, you can't do that. In Saratoga County the struggle is a lot deeper than what's realized. Thank you.

*Doug Van Zandt*

Good evening. In 2014, we received a call with the news that our son Ben had died that evening. We later learned that he hanged himself while in solitary confinement at Fishkill Correctional Facility. He was 21 years old. And the chain of events that led to his death are a terrifying example of how unjust our criminal justice system treats the young and mentally ill.

Ben was our only child and he grew up in a secure and loving home in suburban Albany. He was an avid reader and loved to build things from an early age. In high school, he was an honors student and played the violin in the orchestra.

When he turned 17 in 2010, he was busy working on his Eagle Rank in the Boy Scouts. That year, through no fault of his own, Ben began to suffer the onset of severe depression. He had thoughts of suicide and experienced auditory hallucinations. The fear and stigma of being mentally ill overpowered any desire to seek help. As his illness got worse, the voices in his head convinced him that starting a fire would bring him peace and happiness.

*Alicia Barraza (continuing Doug Van Zant's testimony)*

In August 2010, Ben was arrested for the arson of an unoccupied home. Although a minor at the age of 17, he was not allowed to have a parent present during questioning because he had been charged as an adult. Ben told the police that he was hearing voices and yet they continued to coerce a written confession from him under the pretense that it would help him feel better. Ben did not understand his legal rights. The DA refused to meet with a mental health advocate who helped us navigate the criminal justice system. As part of Ben's bail agreement, he entered a psychiatric hospital where he began treatment and his condition was stabilized.

We then began the long process of a forensic psychological evaluation that assessed Ben's mental health condition for the court. Although aware of this pending evaluation, the DA demanded that we accept a plea bargain or go straight to a grand jury for indictment and a trial. Legal and mental health experts advised us that the prison sentence was better than going to trial and being committed to a state psychiatric hospital. We accepted the plea that included a 4-12 year prison sentence, over

**\$450,000 in restitution to an insurance company, denial of youthful offender status, and the loss of his right to appeal.**

*Doug Van Zandt*

**The forensic evaluation diagnosed Ben with major depressive disorder with psychotic features and schizoid personality disorder. It discussed the difficulties Ben would endure in prison and emphasized the unlikeliness that he would survive in the general population. All of this information was provided to DOCCS and OMH following the sentencing, yet DOCCS put Ben in the general population when he entered prison. At first, Ben was stable. He received his GED and was accepted into the competitive Bard Prison Initiative, a privately funded college program run by Bard College.**

**But not long thereafter, Ben was groomed and threatened by an older inmate who sexually assaulted him. Although Ben was the victim, the prison staff treated Ben as a willing participant and sentenced him to 70 days in solitary confinement. Through our efforts, Ben spent only a short time in “the box,” as solitary is called and was transferred to another prison.**

**At the new prison, the staff placed Ben in a protected unit for the mentally ill. Unfortunately, Ben could not continue his college courses but at least he was safe. According to one staff member, Ben was suffering from the effects of PTSD from the sexual assaults, but received no treatment for this. After some time, because Ben was stable, he was put back into the general population. He was preyed upon by gang members who threatened him and made him transport drugs within the prison. Ben was caught and admitted to everything due to the threat of physical harm.**

*Alicia Barraza*

**Ben was finally transferred to Fishkill Correctional Facility, where he was again placed in a unit for the mentally ill. At Fishkill, he witnessed severe abuse and beatings of the mentally ill by prison staff. He complained of the abuse and became a target himself. At this time, the prison psychiatrist decided that Ben was not suffering from severe mental illness, but rather had a narcissistic personality. Ben was taken off his psychotropic medications cold turkey. We protested this action and began to see changes in Ben’s physical and mental appearance during prison visits. We were in contact with his counselor and psychologist who assured us that Ben was doing well. But this was not the case. The staff then accused Ben of fighting with another inmate and placed him in the box one last time. At this point, Ben lost all hope and decided to take his own life. He had told his counselor he would rather kill himself than be beaten to death.**

**Ben suffered many injustices with little or no regard to his age and mental illness. The police coerced a written confession. The DA rushed him to a plea bargain with little attention to the forensic evaluation. The judge denied him youthful offender status, which could have given him a chance to rebuild his life after prison. DOCCS did not**

protect him. OMH did not treat him properly. Instead, Ben was severely punished and he paid the ultimate price.

*Doug Van Zandt*

**Our criminal justice system in New York state is based on retribution and punishment, not on rehabilitation and correction. This must change. Thank you.**

*Drea Lanza*

**Good evening. I'm here to talk about healthcare insurance. My name is Drea Lanza. I live and work in Troy, New York. I am not impoverished. I am not unemployed. I am self-employed. I'm doing okay. I made all my house payments, pay my taxes, and I'm up-to-date on all my bill payments. I qualify for subsidized health insurance through the New York State of Health program. My experience with this program in which New York State government gives public money to private insurance companies to help cover insurance premiums has been negative.**

**Before this program was available, I had been without healthcare insurance for about 13 years. Any healthcare I needed during that time I paid for personally. Friends encouraged me to apply when the program was instituted. I was over 60 years old at the time and hadn't had a physical check up or standard tests in many years, so I thought it was a good idea to have access to regular healthcare. I went through the difficult, time consuming application. As soon as I was in the program, the problems started.**

**The doctor I went to was originally listed as being a covered provider, but after a couple of visits, it turned out she was not covered. I thought a basic physical exam and tests were covered but the bills started coming in, demanding payment for care the insurance company would not cover. I successfully contested some of the charges but it took me a year and a half to pay off the bills. I quickly learned that I couldn't afford to go for healthcare despite the fact that I had healthcare insurance.**

**The high deductible policy did not allow me to have a healthcare savings account, making it harder to pay the bills. The reapplication process, which you have to go through every year, was so convoluted and the information I received on the phone from the New York State of Health agent was incorrect, so I was removed from the program after the first year. The process was so aggravating that I chose to pay the fine the second year, the fine for not having healthcare insurance, instead of reapplying. I did reapply the following year and reentered the program, but mostly just to avoid paying the fine for not having an insurance policy.**

**I now have a high deductible healthcare insurance policy through the program. I don't have a primary care doctor, nor do I receive regular preventive healthcare because the cost would be prohibitive. It's not good for a person my age to not have regular**

healthcare. I only hope that my health remains good and I have no accidents until I'm eligible for Medicare next year, and that Medicare will still be a possibility.

Single-payer is the most efficient way for all citizens to have access to basic, necessary healthcare. I would happily pay \$150 a month more in taxes to cover New York state's cost for universal healthcare. Those who have more income could pay proportionally more, those with lower income would pay less. Even with the increase in taxes, it would still cost me less to have access to healthcare under a single-payer system than it currently costs to have a subsidized policy with a private insurer. And all the state's citizens, children, employers, employees, and unemployed would benefit from having universal access to healthcare. Thank you.

*Scott Fernandez*

Good evening. I'm Scott Fernandez. I'm the president of IUE-CWA Local 301 here in Schenectady, representing about 1,300 General Electric and VonRoll workers. And I'm really here to just kind of talk about the plight of even union workers this day and age with corporate greed. And, you know, most of you have lived in this city for a long time. I've grown up here my whole life and I've seen a lot of these neighborhoods deteriorate, partly because GE's taken a lot of jobs out of here throughout the years. I mean, we're down to, you know, 1,300 workers. We used to have probably 45,000 if not more.

And about 8 years ago, we voted as a union to take a \$10 an hour concession in order to keep work here because we were faced with mass layoffs. So we did that, but in the meantime, that wasn't enough for General Electric. They have since gone to high deductible healthcare plans, they've changed the healthcare plans of retirees, they've eliminated the pension. All these things make a good wage, which is still a decent wage, a lot harder to live on. You have people now on high deductible plans that have to decide whether they want to have kids, when is the right time to have kids cause they have to come out of pocket before they meet the deductible.

We have retirees that opt not to take certain prescriptions now because either (A) they can't understand the new healthcare plan that GE had taken, has put them on, or it's just too expensive now and that's the prescription drug part of it is very, very expensive before you reach the donut hole.

So these are kind of the situations that even labor faces today. We still have decent jobs and if you've been anywhere here in the Capital District in the past year with all the strikes we had, these other unions have been striking for the same thing, because all these companies just say, alright, this company did it, we can do it. And in the end, it just keeps driving down our standard of living and it makes it harder and harder for our members to make ends meet.

*Gabby Santos*

Hello everyone. So I am with In Our Own Voices. We are a culturally specific organization based out of Albany, but we cover the Capital Region. We're culturally

specific in that our board, our volunteers, and our staff reflect communities of color who identify as LGBT. We do it unapologetically because day to day, we see the stories and we witness that the criminalization of race, sexual orientation, and poverty continue. Not only on a national scale, but locally. And I will share some statistics.

Nationally, in regards to poverty with LGBT folk, married or partnered LGBT adults with children are two times as likely to have incomes near poverty line than non-LGBT people. That includes straight and cisgender people. They're two times more likely.

Single LGBT adults, particularly lesbian single moms, because we're still seeing, you know, that the wage gap with the sexism, there are male and female, but single LGBT adults are three times more likely to hit the poverty line when having children in the home.

Also, I wanna say with our transgender communities, the average income is less than \$10,000 a year. \$10,000 a year. For women of color who identify who identify as trans, that is less.

Locally, in the Capital Region, of the people who we serve, this is just going through the 2016 count. We served 572 unduplicated individuals through our emergency services. This includes financial assistance for eviction prevention, help with utilities, help with healthcare kits, you know, toiletries, safer sex kits, items, money for copays, even though some people are uninsured, a large population on Medicaid are underinsured.

Through our food pantry alone, we're the only food pantry that does not require an ID, a driver's license, because we understand the dynamics of domestic violence and other situations where people walk away for safety reasons without any documentation. And immigrant people might not have legal documentation, so we don't want to create barriers. Something to think about if you do provide a food pantry, be more inclusive of the situation. This is an emergency service. So, be more inclusive of that, of what documentations you require. From our food pantry alone, we had 91 families, 197 individuals. And this includes the straight community, because we know there are LGBT youth who are housed in straight-dominant homes.

We also have provided 226 free confidential rapid HIV tests and 183 confidential rapid Hepatitis-C tests, including baby boomers in that and at-risk IDU users and other communities. And this is, just again, in one snapshot year.

Because of the criminalization of race, poverty, sexual orientation, gender identity, and other identity markers, we infuse our work in the jails. We have tested for three years now within Montgomery County jail and we're finding that primarily when it comes to people testing positive, the trend now is Hepatitis-C. We're hearing from providers, and this is a medical barrier, providers more and more are saying we will not treat you until you prove that you are one year clean and sober. Well, if you are requiring someone to

be clean and sober, then what are other protective factors that you have in place such as housing, social supports, healthcare? Are we factoring that in to support someone and not setting them up to not receive care that they need?

So I will leave you with these statistics if you would like it, but please follow up with us. And I want to end with our youth communities because our work needs to be more upstream, changing the norms, changing systems, having more scholastic resources for our youth. We are also in the middle schools and the high schools. This is our fifth year at Hackett Middle School and we have an extended day session that we have. It's not the GSA, people first started with, come in, come and do this GSA, Gay-Straight Alliance. We're like no, because we know that youth get bullied not only by their sexual orientation, some youth aren't even out at that age, but race is a big factor; disability; even accent, having an accent; not having the right clothes. So we made it more inclusive of all youth and how to be an ally and how to recognize bullying, how to intervene, and how to access safety when you are being bullied. So in that, we have stories and in my one minute, I'll wrap it up.

Some of the things that we've gotten close to is educating the school officials themselves on, well, if you're dismissing a child as uncooperative because he's sleeping in class, pay attention more. Sure enough, on one occasion, a child said, "My dad was arrested last night. I didn't get any sleep." You know, domestic violence was factored into that. At the sessions, we have food, because, you know, food justice, you can infuse that everywhere. And one of the students said, you know, "Can I take some food home to my mom?" Right? Truancy, another thing to lean into. When a student is not actively attending school, well, the story behind one occasion was the mom could not find childcare so the oldest child stayed behind. So these are stories, and although there are data, we need to frame our narratives around this data and give voice to the people who are truly impacted. And we're going to say and we're going to advocate primarily that race goes hand-in-hand with poverty and poverty is one of the worst forms of violence that we see in our communities. Thank you.

*Commissioner question (inaudible)*

*Gabby Santos*

Yes, this is our fifth year. It's an hour and a half group. The first half hour we check in around homework. Like, how's everybody doing, da-da-da? And one solution, I like to bring solutions, you know, one solution that came from the youth was, not in their words but I'll package it this way: bridging the digital divide. So many youth spend their evenings late at night until the library closes at 9 p.m. because more and more teachers are requiring everything online. They don't have internet access sometimes. They don't even have a printer.

Another thing, we offer financial literacy courses for adults, adult support groups. And more and more within the job sector, you no longer can have a paper résumé and drop it off, you need access to the internet to upload your résumé and all this. Other

**couponing, we have a session of couponing and saving. More and more, even the Family Dollar, has an app for couponing. Really? You're not thinking about accessibility for people who don't have access to technology. So in thinking about our outreach too, we know, we do use social media and all that, but we're here at Hamilton Hill handing out fliers when we have events. We cannot forget about folks who don't have access to technology.**

*Juan Sanchez*

**Good afternoon. Joe invited me to be here. I'm from Hudson. I'm part of the Sanctuary of Columbia County. And he told me to come and speak about poverty. But poverty does not produce injustice, it is injustice that creates poverty. And there's the biggest poverty which is human poverty. And perhaps that has to do with the problems we're living in right now. The human poverty is when I go to a health center, they see me and even though I'm not Mexican, right away they call me a Mexican because they think we're all Mexicans. And they don't treat me as a citizen, even though I am one. Because I am a citizen of this country. There is discrimination. And that's injustice.**

**I've worked with a lot of immigrants out in fields. And there's a lot of problems out there. An agricultural worker, who worked 15 hours in a day, to produce the food we are all eating, the milk, the cheese. And is not paid by the hour, they pay him by the week. They work 5 days a week, \$75 per day, only \$250-\$300 a week. That is what produces poverty. And it's unjust. But they cannot complain. Because they are threatened that if they do complain they will call immigration. That's an injustice. And poverty.**

**There's no social life to be had. All week, you are in the field. And you try to get help to get somewhere to buy your food, maybe clothing... But they only have one day a week break.**

**And you live in constant fear of being detained by immigration. Immigrants in urban situations, they have to rent apartments that are \$1200 a month, and eight, nine, ten people have to live in it together. So that everyone together can pay the rent. They live crowded. It's not just and it's not humane. But it's invisible, if you go through a road, you don't know what's going on inside the apartment. Because that's injustice. For example, two men they were working at a lumberyard, and there was a campaign about striking or not going to work to protest against abuses. When they came back, they were out of a job. And they didn't pay them what they had already worked in weeks prior. But they cannot complain. They have no rights. I'll leave this up to those of us who do have rights to do something.**

**And the field owners never visit the fields to see the conditions these people are working in. In the field, there's some trailers and sometimes it's cold in the wintertime and the family just grabs some sort of cover and put it over to cover the trailer so that the cold is not as severe. But the field owner does not care. That's injustice. I could list many more injustices and the problems of immigration can be fixed but there's no**

political will to fix it because immigrants are a source of profit for many people in this country. Many people including the immigration authorities. When they detain somebody, sometimes they charge them \$15,000 to let them out, or \$17,000. And nobody's saying that's illegal. And where does that money go? Somewhere. I don't know. I can't judge it, but a lot of people are living in that situation. Thank you for letting me speak here.

*Jennifer Gunderman*

Good evening and thank you all for being here. I'm glad to be here and be given the opportunity to say a few words to the Truth Commission. I've been a registered nurse now for almost 30 years, most of that time at Bellevue Women's Hospital in Niskayuna. I am here this evening to lend my voice and to fight for my hospital and fight for our patients to tell Congress representatives the American Healthcare Act is unacceptable.

Our Congress is considering a bill that would take away healthcare coverage for more than 22 million poor and middle class working families... and it's all for what? To give nearly \$6 billion in tax breaks to the wealthiest, to the pharmaceutical companies, and the insurance companies.

Everyday, I see how having Medicaid programs in place has allowed women the opportunity to access quality healthcare at Bellevue Women's Hospital. Whether it be prenatal, preventative, or restorative care, it would be tragic if they lost this access. If the GOP bill passes, more than 231,000 children on Medicaid will no longer have insurance. We cannot afford to have our children not covered with healthcare. We must protect our most vulnerable population, like our children and also people with disabilities. If this GOP bill passes, there will be 51,500 people in New York State with disabilities that will lose their healthcare. We cannot afford a plan that will take away coverage from our children and people with disabilities. This will not only affect these individuals and their families, but it will have a negative impact on our economy.

As a nurse, I have sworn and taken an oath to protect my patients and to do no harm. People without healthcare, it harms families, it harms our cities, it harms our hospitals, it harms our country. The Affordable Care Act was not perfect, but now we know that the American Healthcare Act is worse. In 10 years, 22 million people could be without healthcare coverage. We know in the State of New York that it can cost us over \$50 billion in Medicaid cuts and that is unacceptable. We want a healthcare bill that would improve the lives of those who need it, a healthcare bill that would stabilize our hospitals, not create an uncertain future where, in some circumstances, we could be looking at the closure, especially in some of our rural area healthcare facilities.

I am here today saying that we must tell Congress that this is unacceptable, and as a registered nurse, we stand up for our patients first, and Congress needs to do the same, and take the same oath to do no harm. They need to put our patients, our hospitals, our families, and our communities, and of course our children, first. Thank you.

*Kansinya Lewis*

**Hi, my name is Kansinya Lewis, I'm a housing counselor and case manager at United Tenants of Albany. And I just wanted to tell you guys a little bit about some things that I experienced while working at United Tenants of Albany.**

**Some systemic issues that I encounter on a daily basis when working with tenants within the Capital Region are their lack of access to clean, safe, affordable housing. According to the U.S. Census ACS, between 2010 and 2014, 14,938 renters in the city of Albany were cost-burning, meaning they were paying more than 30% of their income toward their rent. Of those mentioned, 15.8% were over the age of 65, and 48.49% of these cost-burning renters earn less than \$20,000 per year.**

**Change is needed. Our tenants should not have to fear calling code enforcement or retaliation from a landlord for inhabitable living conditions. They shouldn't have to suffer in silence, feeling like they can't report the conditions that they're living in because that's the only unit that they may be able to afford for their family.**

**I had a young woman come in today in the office. She had five kids and she was a single mother, just recently lost her job, the boss that she worked for, she did nursing, her boss had died and she didn't have any income coming in. So she went to DSS, asked DSS if they could help with her rent. DSS of course, like many of the other individuals that spoke, had denied her. They said that her income for the past 30 days was too high for them to be able to help her with rent, with food stamps, or with anything else going forward. So she was devastated, she was heartbroken, she didn't know what she was going to do. She didn't know how she was going to pay her rent.**

**So we sat, we processed, we figured out how we can maneuver different services, Cathedral Services, Trinity Alliance, to help her be able to pay her rent, because she didn't know what she was going to do with her kids, she didn't have food stamps, she didn't have a job, and she has five kids to support. She was very frustrated because DSS told her that in order for them to help her, she had to leave her apartment, sell her car, and move into the city Mission, where they would have placed her. In order for her to receive help, she had to stay at the city Mission for at least three days in order for them to place her somewhere else or help her with a move back in. To me, unacceptable. Called DSS, looked up the worker, figured things out, "to their error," as they say. "You send her back here and we'll try to help her as much as we can."**

**These are situations that I encounter on a daily basis when I'm working with clients and we're trying to help them. Albany has a severe, severe, severe, severe lack of affordable housing. Other counties do too. Schenectady does, Troy does. A lot of the issues come with landlords that are slumlords and they don't take care of their apartments. And we have agencies like Section 8 who have a shortage of houses that, of landlords that will even take housing vouchers because they think that it's a DSS stipend, and will not accept it. And then we have other problems with Section 8, where**

they're approving apartments that should not be approved in the first place. Code Enforcement comes in, shuts the apartment down, a whole family of 3, 4, 6, 8, 10 individuals are homeless at that time.

So what I say, poverty is a very, very, very real thing. With whether it touches a family member, a friend, someone that you know, just an average individual— poverty doesn't have a color, poverty doesn't have a shape, poverty doesn't have a religion, poverty is poverty. How can we influence change in a society that wants to get rid of it, but can't function without it? That's the question I leave with you today.

*Tanya Thorpe*

So, my name is Tanya Thorpe and I'm from Troy, New York and I came here to talk to y'all about New York single-payer healthcare. So, I am on disability and I have lupus. And I feel like, at this point, the federal government doesn't care because the ACA is what's keeping me alive and they're trying to take it away. I got beautiful kids I'm trying to be around for.

So, we were so close this year in New York State. So close! One vote shy. Hold out in Brooklyn. Independent Democratic Caucus won't let it out of committee. Why? Does nobody want me to see tomorrow? I just cannot comprehend, I cannot wrap my head around what's happening right now. I don't understand why it's so difficult to choose— everybody wants pro-life, what about my life? I don't understand why I don't have any value. Just cause I can't work? I volunteer, I'm active in my community. It's hard. So I came here to implore everybody. Call your legislators, stay on it, you can't just be mad on Facebook, you have to be active. I'm here, I'm active, I'm doing what I can do. And if that means coming here and sharing my story, I'll do it everyday all day, anybody that'll listen. I wanna live. Please. That's it.

*Commissioner comment (inaudible)*

*Marion Frampton*

Good evening. To be honest, I didn't know I was coming up. I guess it's my second go around, so, I guess... My name is Marion Frampton. That's loud enough? I didn't know I was coming up here but I appreciate the opportunity. This is my second go around. I wrote something and I'd like to present it.

As a child, coming up in my community, at all times I was surrounded by many faces. But here are just six of those faces: drugs, anger, ignorance, misunderstanding, wealth, and foolish pride.

In my community, there was a double-faced drug trade that permeated and destroyed, while at the same time convincing us it was providing a way out, an escape. Now of this trade, there were two types of people involved. There were those who, for vast amounts of reasons, suffered mentally, so they used drugs. Then there were those

**who, for vast amounts of reasons, suffered mentally, yet they didn't know it, so they sold drugs, that allowed their escape.**

**In my community, though there were smiles and laughter filled the sky, anger received from past generations hid not only inside but amongst us and was waiting for just the smallest nudge to come do his duty. Whether it was a small bump of two opposing shoulders or a glare from a friend that lasted too long or a misunderstood comment, anger was there to aid and assist. Now that shouldn't seem harmful. Many people are angry. Yes, this is true, but remember we are dealing with those who are suffering mentally and they escape through drugs. And that's not all.**

**We were guided by our ignorance which the world takes as no excuse, as well as our misunderstanding. Trust me, we knew very little, that's why we turned to murder. And we would feel remorseful toward those loss of lives, but keep in mind, we're suffering mentally, finding our escape through drugs. We're angry about it. We rely on our ignorance and our misunderstanding to move ahead.**

**Plus in small bills flowing through my community are millions of illegal dollars waiting to be made. And wealth has always been the one acceptable excuse for all unacceptable acts.**

**Plus who the hell are you to tell me anything about myself? There lies my foolish pride. And the funny thing about this, in my household, seconds were always available. But a middle class home can and/or has the potential to fall victim to a poverty-stricken community. And that's just what I spoke about. The elements of a poverty-stricken community. And before you, I'm an example of a fallen victim. Thank you.**

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*Sandra Moody*

My name is Sandra Moody and I am the Program Manager for the Albany Black Veteran's Association. And the reason why I am speaking to you all is that I would like to address the disparity that goes on between the African American veterans when they get out of service and I actually lived the example back in 1991. When I got off of service I had budget for being able to live comfortably until I was able to find a job. However, due to the position that I had, as the times had changed they became very lucrative so the university started teaching to them. So when I tried to apply for a job where they had interns, they told me that I was not qualified and I could not get a job.

So I ran the risk of losing my apartment at which point of time I did lose my apartment and I went into a shelter. And when the shelter found out that I was not able to get public assistance, I was asked to leave the shelter, at which point of time I was able to

go to a domestic violence shelter. Even though I was not a victim of domestic violence, someone had a heart to give me the opportunity to be there. And the biggest problem is that when they met me they gave an assumption because I was well spoken and educated and didn't have a substance or drug abuse issue that they could not facilitate assisting me to give me a hand up. Was not looking for a handout but a hand up. As most veterans do because we have skills we just do not seem to be able to find them in this area.

The other case is when you get armed national guard or reserve service when they go into combat zones and come back they don't have the luxury that I did being in active duty they can be in the combat zone and then a few days later be on the couch and then a week later they're in their job if they still have a job. I deployed with one service member who was a national guardsman who is actually living out of his car because the company that he worked for didn't like the fact that he was deploying and they fired him. But because they have less than 150 people they did not complete the soldiers and sailors act so there was no protection for him and he ended up living out of his car. Too many times there are part time service members who go to combat and deploy quite often because they don't have the economics to live comfortably they suffer loss of jobs.

The other issue is that a lot of individuals suffer from Post Traumatic Distress or they have a substance abuse issue that is due to the stress when they came out of the military. And a lot of times the military would rather you address the symptoms and causes of what's causing them to act out they are then either other than honorably discharged or dishonorably discharged. And when that happens that's like giving them a death sentence because they cannot get any educational benefits they cannot get their housing loans or anything else. And my .... is if you chose to give a convicted felon whether they were a rapist or murderer the opportunity to go to school, help them find jobs or housing, then why can't you do the same thing for service members.

Also some of the service members end up being homeless and they have children and those are other issues that blend over to where we also have to adjust the education system for the children as well and how do they cope with such stressors. And ironically in the African American culture depression is not something that we talk about or embrace so we understand about being weary and tired or saying that God's going to make his way versus asking for help. A veteran as a whole won't ask for help because he or she feels like they should be able to utilize their skills and be self-sufficient. And when they cannot do that it comes across as being a weakness and being inept to take care of themselves or their families which also increases the amount of stress and depression.

And my quest is that we become more knowledgeable of the military culture of those that are struggling and understand that although many of us have great training coming out of the military, some of our jobs may become very lucrative and become profitable to other companies rather than hire a veteran they rather use an antron and get free labor or they want us to go back, spend more money even though we have the GI bill, forcing us to further our education. So that is the reason why I am talking about the economic disparities and in most cases, many of the people getting our are so disillusioned when they come out they don't even self identify as being a veteran so you lose that in the count. And there are a lot more homeless individuals suffering from PTSD or victims of military sexual trauma that are aware of and most people suffer silently. And I would like to find a way that we can work together so that they don't have to suffer in silence.

### *Matt Jones*

My name is Matt Jones I'm a recent transplant to Schenectady from Michigan and I would like to bare witness in part to my participation with a low income housing provider. Work I did in Michigan but the organization that I worked for it's a well known, Christian nationally and internationally known organization. I worked in sort of the mortgage department and as much as we promised to support these working poor families in their pursuit of a better life, home ownership with lots of promises, it didn't always end up benefitting these families because despite all of the prep and classes you make people attend, life happens and we saw that happen frequently and joyous occasions like closing on your first home, maybe in your family's history quickly became returning the house or foreclosure or a deed in need of foreclosure.

And some of the things that I saw happening behind the scenes prevented me from sleeping well at night to be quite frank and the clauses that were in some of these mortgages that prevented families purchasing a home from selling say when the market is good, where someone like me I have a household income of maybe \$80,000 and these folks did not and if they wanted to sell in a good market, there were conditions where that wasn't possible and habitat would be able to reclaim that money which struck me as inappropriate and unethical.

And for reasons like that I would like to say that interest of parties need to be on guard for creating situations that create second class citizens, second class consumers where clearly their interests were not the same as the general public. The organization that I was working for was interested in keeping people locally even if they had a job somewhere else in the country where they would find a better opportunity sometimes those people did not have the ability to sell their homes as easily as I would. And that is

what brings me here now. Especially when an organization claims to be Christian and to practices agape love to know no bounds to that love and then to talk clauses into a mortgage that prevents people from being treated equally.

To me, that's so unnerving and to know that I was a part of that it hurt, and ultimately that's why I chose to leave the organization. So I appreciate your time and the opportunity to present this again my name is Matt Jones and I am happy to answer follow up questions if needed, thank you.

*Ricki Delmerico*

My name is Ricki Delmerico I lived in Clifton Park and I work for the Captain Agency. For 24 years I was a first grade teacher in the Shenendehowa school district which is in Clifton Park. When people think of Clifton Park they think of ... houses and absolute people and beautiful cars and they don't think of poverty and trailer parks and food stamps. But it exists in Clifton Park, because I had those children in my classroom. And it's very hard for those kids who go to school with children who have the latest styles and they have yummy snacks everyday and they go to Disney world probably once a year.

So I knew these families very well and I worked closely with them and I tried to help them out as much as I could. And I mentored them but the mentoring that I did was more like putting a band aid on their problem, it really didn't change their lives. And since I've been retired which is about five years, I became involved with Captain which runs all kinds of community service in Clifton Park ad actually in Saratoga County. I had gotten involved in the getting ahead program.

What getting ahead is the bridges out of poverty program and it's a class of sixteen weeks and it teaches investigators is what we call the participants, skills and resources to help themselves come out of poverty. And I've learned a whole different way of mentoring people. I mentor them by using the getting ahead skills and help them help themselves rather than putting a bandaid on it. And one of the most incredible experiences that I had is I worked with a young couple who were when I met them they were homeless, they had to give up custody of their young son, they were living with all kinds of people who they didn't always know and then they took the getting ahead program, they really worked hard, and another mentor and I had been working with them for a couple of years. They now have a nice apartment, they hope to start saving for a house of their own, they have regained custody of their son the husband has two part-time jobs, the wife has a part-time job and one of the most exciting things was she got her learner's permit. And now they have a savings account, they are out of debt,

they have set up college funds for their children, and they are making it. So I truly believe that the getting ahead program can really make a difference for people who are really trying to not live in poverty anymore. Thank you.

*Amy Hughes*

I'm Amy Hughes and I am representing the Shelters of Saratoga today. I have volunteered at the shelter for six years and I've been on the board of directors for one year. It's important to understand that in this area there are not that many shelters that house adults. We are an adult shelter, we only have 33 beds and yet we are the only adult shelter for Saratoga, Warren and Washington counties so in three counties there are 33 beds available for more long-term shelter care not a mission like in Albany and Schenectady but a shelter where they can come in they can stay for up to sixty days, get a hot meal, get breakfast. They get case management and have a lot of opportunities that a lot of other places aren't able to provide them. But as a result we are really stacked up with people because we only have 33 beds so it does make it a very difficult situation that we are working with.

We also supervise our code blue with Saratoga county. Code blue was started four years ago when unfortunately, a woman died on the loading dock of a building during one of our cold spells and that happened early winter and within a month we were able to set up code blue out of a Episcopal church, we then had to move the following year to the Salvation Army. We were there for two years and then last year we were at the Soul Saving Station. And we keep moving around because when people find out that we had a cold snap and now with the Governor's statement that we must provide a safe place, if the temperature ever goes below 32, that means we often have days where people need to go inside. And a lot of these facilities that are graciously giving us this space, they have their own programming and their own activities going on so they are not able to provide the safe place during the daytime. So as a result we have had to move around a bit.

We are hopeful that this year we will be able to build our own facility for code blue, that we'll have enough beds to house people that are in town that need a safe place to go and don't have anywhere else that they can turn to. So again it's a difficult situation, it's one that clearly needs attention but we are doing everything that we can to provide the extra space. Our code blue house is about 51 cots, we can take families at code blue, I believe that they can only come in and have dinner and stay in and warm up they can't spend the night if they have small children if we can build the new facility we will build

an area where we can be able to provide overnight housing for families. But in the meantime they have nowhere to go. There is no place for families within Saratoga county. However, there are 51 cots at code blue and as I said only 33 beds in the shelter where they can stay up to sixty days, and receive assistance seeking for housing and employment. That's all it.

### *Shelly Ford*

Hi my name is Shelly Ford and I work for the Schenectady Inner City Ministry food pantry. My experiences with the guests who come into our building four days a week have many issues. One being housing, one being food, one being employment, and unfortunately there's not a lot out there for them, access when it comes to two parents are working, the teenagers are working in the family and rent is still a thousand dollars. They can't get into public housing, the section 8 list is full, so it brings out quite a bit of hardship to the families that are coming in. And what we are finding now is that a lot of the families, they actually use the visits at our particular food pantry before they even spend their food stamps which are being cut every time you turn around. So you got moms who can't send their teenage girls to school because they don't have feminine products. You've got babies who need diapers and formula, they are getting WIC they're getting that supplement but they're running short.

So we see families in great distress you know I've had people come in and they haven't eaten since yesterday, babies crying and I know that cry I have children myself so you know when a child is in distress. And you know what we do is immediately go to that mom and say "hey want me to get that baby something to eat?" and I'll automatically get that baby something to drink, a nice piece of fruit, maybe some crackers or some raisins to settle that poor child down while mom is trying to get groceries and get back in the house. We have a lot of families who come in and CPS is on their back because there's no food in the house. So clearly there is a problem not just in Schenectady but I believe in all inner city communities somewhat so I would hope that this means that we gathered to put our voice to what is going on. Not across the town but right next door our neighbors right next door, people that we work with people that we go to church with and sometimes are in great need and I just feel like it is really time for us to do something.

We see it, you ride on the city busses and it says if you see something say something. Well we're here to say something, we're here to backup our community, we're here to backup our families that are coming not just to pantries but to a lot of the different places that offer assistance. We're here to help and support them in this in (something) to let our voice, let our concern, let our issues be known. Food is not a luxury it is a

necessity. Shelter is not a luxury it is a necessity. We have one homeless gentleman he comes to the food pantry, he lives in the woods and when we take our van and drop him off it is on the cusp of a wooded area where he gladly gets his groceries that have been adapted to he doesn't have refrigeration he doesn't have a can opener. And some might say well you know he chooses to live like that but I beg to differ.

So can we do something, we continue to build on what we have continue to make our voices known to those who can make a difference that's what this session is about. I don't need to tell my neighbor who has food like me but can we talk to those who are in charge, making the laws putting their signatures on documents that we need to be able to feed all people, all children, all communities. So thank you so much for this time and I'm looking forward to continue working with the truth commission as well as other agencies and resources to help our communities. Thank you.

### *Rebecca Tell*

I am Rebecca Tell. I live in Albany, New York, and I am speaking sort of in two perspectives, here - personal and professional/academic. Personally, I am financially unstable in a post-divorce way as a mother of young kids who set aside career and was a stay-at-home mom for awhile and then after divorce have to figure out what to do. This is very common. I know I'm far from the only person, and I have a lot of privilege coming into this as someone who had already earned a Bachelors degree and with pale skin and skills and yet it's very, very challenging. I feel like my experience aligns with the data I'm seeing, about how much wealth is moving to the top in the United States economy and how so many more people are struggling. And I want to highlight that allowing women autonomy and ability to not stay in problematic relationships requires us to pay attention to the changes in financial stability that happen when marriages break up.

But maybe the more important thing that I want to talk about is I'm a graduate student now studying industrial organizational psychology and I want to talk about universal basic income as something that we should in New York State be paying way more attention to. The research is there and it's really solid that the job market is not going to get better as time goes on, as we automate more and more things, and we just have more people and labor hours than we need to get the work done, which is a great problem to have. But then saying that people are only worthy to survive financially if they're working doesn't make sense. Universal basic income can be a more efficient way to address the needs of poverty than trying to sort things out so that only certain people qualify, if you do it right. The main question to ask is why isn't this getting anywhere? Who's opposed to it?

Think about all the jobs that no one wants to do. If all the people who currently are only staying in their job because they have to to survive. What if they had a choice? Universal basic income isn't going to be enough to make you comfortable, but it would be enough to survive so that you could leave the abusive job, you could leave the really horrible working conditions and survive. So then what would society have to do differently in order to get the work done that needs to get done if we couldn't treat people abusively to get the work done? I really want us to look at that framework and advocating for universal basic income as a solution to poverty. I think the world is going that way, and the longer we avoid it, the worse it will be.

*Rev. Peter Cook*

Hi, I'm Peter Cook, I'm the executive director for the New York State Council of Churches, and we're really pleased to be here today to support the truth commission as we really try to listen deeply to those who are impoverished in our community and struggle in many ways. Today we're profoundly concerned about the healthcare bill which is sitting in the United States Senate, which promises to do great damage to the Medicaid program on which so many people who are poor rely but also so many people who are in nursing homes, the elderly and the disabled. We know that in nursing homes so often they rely on Medicaid dollars to stay afloat, and if there are significant cutbacks we are concerned that a lot of them will close.

In a similar way we're very concerned about what will happen to rural hospitals if there are significant cuts in Medicaid. A lot of times rural hospitals are some of the most important economic engines in our rural communities, and it not only will affect healthcare in that region but also the general level of economic health.

And so we're here today to say as loudly as we can that our government needs to keep and improve policies which really lift up the poor and the disenfranchised. We are concerned very much about impending cuts in the federal budget and the impacts that that is going to have on people who rely on affordable housing, on veterans, on people who depend on various food programs, and just a whole host of other programs and services which our government provides and which keep people out of poverty.

One thing I think we are quite concerned about as we enter into this discussion about our priorities is how polarized the conversation is in our country right now, that we tend to look at each other and our experiences through very narrow local lenses, and it gets broken down between urban and rural and suburban, liberal and conservative, Democrat and Republican. And we feel that these categories really obscure our ability to discern carefully the concrete needs that are presented to us in our community. So

one thing that we're doing right now as a Council of Churches is having a conference next week on bridging the rural/urban divide to engage the faith-based community along with people from government, from business, from labor, from education and various activist groups to come together to ask what can we do to address poverty in our communities, no matter where those communities might be, and what can we do to work together to move beyond the ideological divides that we encounter to address real human needs and build a movement, much like the movement that's being built here to have a more just society.

*Pete Looker*

My name is Pete Looker. I am 67 years old. I've been lucky enough not to have any major health issues in my adult life and had some sort of insurance off and on, but two days ago I went to the dentist and it was, they told me it was going to be like \$2,000 for a root canal. I don't have dental insurance, and I've been looking at this New York State Health Act, and it would include things like dental and save something like 25 percent by taking away all the paperwork and all this stuff. While it just means for me that I have to work a few more months before I retire, I think of somebody that's working at McDonalds with three kids and not having insurance at all what a serious illness, and this is minor. I can have them pull it out and just get by with a few less teeth, but somebody that has a cancer or a this or a that, I just can't imagine how that family would possibly deal with something like that, so anyway, that's just a little bit of awareness for me of nowhere near what many people will go through, and if we had that New York Health Act everybody would be covered and everybody would have the same plan, it would include dental and it would include eyes and so I just think we need to go to something simple like that if we care about people and if we want to save money.

*Liz Hitt*

My name is Liz Hitt and I serve as the executive director for the Homeless and Travelers Aid Society in Albany, New York.

Thirty years ago as a young veteran I found myself homeless and living on the streets. This took place in Colorado Springs, CO. That experience for me didn't last very long - just about 8 months. However it was as you can imagine extremely difficult and emotionally challenging. I carry those experiences with me and I'll share some of them with you today.

I work now with the homeless within Albany, New York and thousands of people cross our doorstep every year. And what I've seen year after year is that we still fail to treat

them as equals. That's going to be important if we truly want to address homelessness, hunger and poverty. We must consider them as equals. We need to stop as providers simply directing them to the next agency, which unfortunately we have a tendency to do. We're making progress on this issue, however it's not happening fast enough. We need to truly embrace those whom we serve. We've heard the term servant leadership but we need to embrace it. I'm not sure that those working within social services, whether it's from the government level of the not-for-profit level to truly understand what it means to serve the homeless, the hungry, and the vulnerable.

For some understandable reasons we simply as human beings tend to separate ourselves from those most in need. I encourage you not to do this. If you are doing this, please examine why you are and think about the people you're attempting to serve.

As a young homeless person living on the streets the hardest part for me was being embarrassed and ashamed and that's not how we end homelessness. And I hid the fact of my homelessness for many, many years because of this shame. We need to take that away. We need to help people understand that it's not their fault because they're hungry, because they're homeless. We hope to make more progress on this issue. Thank you for listening.

### *Tyrell Outlaw*

My name is Tyrell Outlaw. I'm 24 years old. I'm currently working for Habitat for Humanity. It's a national not-for-profit organization. I've been living in Schenectady for about 10 years now. I come from Brooklyn, New York. Most of my family comes from New York City, in Brooklyn, Harlem, Queens, and I moved upstate about 10 years ago with my four other brothers and sisters and my mom to search for a better life, and I do think we found it. Since I've been in Schenectady I attended Oneida Middle School and Schenectady High School. I'm a graduate of Schenectady High School. I've attended Schenectady County Community College, I've also attended another school not too far from there, which is a wonderful, wonderful school.

Schenectady is a wonderful place. If you want to make something out of yourself it could definitely make or break you I believe. My time here has been amazing. It's been a lot of ups and downs, but I think I'm at a great point, and my wife and I, I'm in a place where I would have never been, I could have never been here if I had stayed in the city. Hopefully one day soon I'll be a homeowner. I'm in the process of learning how to become a homeowner and how that whole process works. I say that because no one in my family owns a home or has ever owned a home. So I would like to be the first person in my family who does, and now that's just the path that I'm on. At the same time I've

been working with some great not-for-profits. Habitat for Humanity is one of them, but before that a not-for-profit that I worked for for about three or four years was Community Fathers, Inc. run by Walter Simkins. He is one of my greatest mentors and he's one of the greatest people I've met in the town of Schenectady. He's a great man, and he showed me that this world isn't driven by money, it's driven by purpose and people with a purpose, and I knew I had a purpose, I kind of just had to find mine, so now I'm in a place where I'd still like to do a lot of things I wanted to do before, but at the same time I want to do those things and help people at the same time. I do see it as possible, and before I didn't see it was possible.

There were a lot of things I didn't see possible before coming to Schenectady, before meeting the people that I've met recently over the past few years. There's a lot things that I didn't see possible. I always hung around a very diverse crowd of people. Sometimes older and getting into trouble, sometimes older and successful, sometimes younger and getting into trouble, and sometimes younger and very motivated, which keeps me motivated, you know, seeing someone younger than you just being motivated and driven for success. I've always been driven for success just because of where I came from. My family came from not having much, but we always had something. Coming to Schenectady we just always wanted more for ourselves, for each other, for our mom. So me and my siblings, that's what we do it for. We do it for our mom, for ourselves, for our family. We have a very tight family and we're kind of all in the same place now.

Ten years ago we were all kids, running around Schenectady, watching cartoons, but now we're all growing and we're all on the path to where I can see us in a place that nearly impossible, I think some people don't know what it's like to be renting your whole life. It's kind of known, this is my aunt's home, this is my uncle's home, but they don't really own the home. And then you come up here and you meet a lot of homeowners. I met a lot of homeowners, and I've had a lot of great jobs where I've met a lot of great people. I've helped out with a lot not-for-profits where I've met a lot of great people and a lot of them are homeowners and I don't take that for granted, and it's kind of like a norm to a lot of people, but to me it's not, so when I say that I want to own a home in the future, it's not just because I want to, it's because it's something that I thought was never in the cards before, and it's something that if you understood my life, and you knew who I was, and if you understood my story, you would see.

If I never came to Schenectady I would probably be somewhere else. I have friends who are in jail who will probably never come home again because of one stupid mistake that he made. One of my best friends was charged with a murder two years ago over a

stupid, very very stupid incident that happened on Albany Street where a young man lost his life and that night the person that got harmed wasn't, he didn't have anything to do with the incident that occurred beforehand, he was just a bystander and that stupid mistake that my friend made landed him in jail for the rest of his life. Things like that happen every day, they happen every day, and I say that because, back to what I said before, Schenectady can definitely make or break you. I look at some of my friends out here and how they grew up and it was very different than how I grew up, but you know we're still in the same place, breathing the same air, doing the same things, but our mentalities are very different. I come from a different place, so I'm driven be something different.... That's my story.

### *Dawn Tallett*

So what I'm here to tell you about is the truth about how it's not as easy to get out of poverty as everybody thinks it is. Everybody thinks ah, just pick yourself up by the bootstraps, get a job, get an education. Do what you gotta do, get out of poverty. You can do it.

I did. I did everything that "they" said I should do. I didn't grow up in poverty, it wasn't my culture. It wasn't all I knew. I grew up middle class. I had some bad things happen when I was a kid, and I made some bad choices. I quit high school. By the time I was 25, I was ready to make good choices. I made all the right choices. I got married, and I found myself in the middle of a domestic violence relationship, and I had to get out, because that's what "they" would tell me to do. "They" would tell me, get out, because he's just going to do it again. I stayed until he hit my son. When he hit my son, that's when I left, because that's what "they" would tell me to do to get out of my bad situation. So I did what they said. I got out of my bad situation, even though I was a stay-at-home mom with no education, a newly diagnosed special needs child, and nowhere to go, and no money, but I left because that's what they said I should do.

So I live my life, and I think life is great, until I realize, you know, everybody thinks I'm a bad person because I get food stamps. And they give me that look, like why are you here, because I also own a house. The house was my consolation prize from my domestic violence marriage that ended poorly. But it is the best thing that happened to me because statistically children that grow up in a house stay out of jail more often than kids that don't grow up in their own house. So statistically speaking I had a rough go of it because all the odds were stacked against me, but I was determined I was going to get out of my situation.

What would they tell me to do to get out of my situation? What would you tell me to do to get out of my situation? Go back to school, you have no education. I went back to school. It wasn't easy. I didn't have one job, I had two jobs. I didn't just have a child, I had a special needs child. I had a house, I had responsibilities and chores. And I had homework because I went to school full time.

Four years later, I got my a degree. I thought, I'm done. I'm going to be off welfare, you wait, you watch. Well, I did. A year later after graduation I got a job. In that year's time I had to use all means necessary to buy food for myself and my son, because when you quit a job they take your food stamps away. You can't do that. So I quit a job. I quit the part-time job so I could get the full-time job, you know, my career, my dream, my education. That's what it was all about.

I got the good job. \$33,000 a year. I had never had a discussion about salary in annual terms in my life, and now all of the sudden I'm making \$33,000 a year. I think I'm just - I made it! I'm finally out of poverty, right? No. \$33,000 a year, take away New York state taxes, take away the federal government's taxes, and it was a union job so I had to pay union dues. Then there's health insurance, and dental insurance, and eye insurance, and life insurance, and you have to save for retirement. So when all was said and done, I was bringing home \$400 a week. New York State poverty level is \$1620 for a family of two. I was bringing home \$1600 and i got no help from anyone. And I had roughly \$10,000 in credit card debt from all the food, toilet paper, you know, daily necessities that I needed while I was waiting to get the job between graduation and the time when that job was going to save me from poverty.

Well that one job turned into two jobs because \$1600 dollars a month barely got me through my house payment and barely got me through my utilities and all the things that you have to pay, the car, the gas. Oh wait, I have \$25,000 in school loans now, too! Got to pay those back.

And now I have \$25,000 in school loans. For a job that I'm bringing home \$400 a week. You can't live on \$400 a week. Working full time I had to get another job, so I scrubbed toilets in my spare time. When I wasn't working the 40 hours, that job wasn't enough. Because that job was just enough to cover maybe food. But what about the things I was working for? What about cable? What about internet? What about something special now and again? A vacation? Not gonna happen.

So the thing that everybody said, you should do this. This is what you need to do to get out of poverty. Do this and get out of poverty. Just get a job and you'll get out of poverty.

I didn't have one job, I didn't have two jobs, I had three jobs. And if it wasn't for my mother and my friends watching my son, that would have been a fourth job that I would have to have. So what was my incentive to stay employed? I didn't have one. So when my boss even gave me the slightest reason, I quit. What's the difference? It really wasn't getting me anywhere. I was worse off employed than I was on welfare. And that's the truth, and it's not fair.