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The Bill for My Homelessness Was \$54,000

by Lori Teresa Yearwood



Lori Teresa Yearwood's journey into homelessness was traumatic and also incredibly expensive. Credit...Niki Chan Wylie for The New York Times

My descent into homelessness felt as though it happened in the blink of an eye. It was as if one moment I was standing in a meadow next to my horses, stroking their manes, and the next I was lying inside a plastic garbage bag on a park bench, wrapping clothes around my shivering body.

In fact, it happened over the course of 12 devastating months from 2013 to 2014. The house I was renting in Oregon burned down. My mother died of a cancer that, until a short time earlier, no one knew she had. My family fell into a bitter dispute over her inheritance and ostracized me. My beagle died. I was emotionally burdened to the point of being unable to run the business I had owned for nearly a decade, let alone pay my rent. Eventually, I was told to pack my bags and leave the new place I had rented after the fire.

My journey into homelessness was traumatic, but it was also incredibly expensive, and that's what I want to focus on here. By the time I walked away from that park bench two years later, I had accrued more than \$54,000 in debt.

Leaving homelessness did not mean immediate freedom. Instead, coming back to the world of the housed meant first having to navigate an obstacle course of fees and fines that I had incurred while homeless. In the process, I learned that the most traumatized and vulnerable members of our society are often burdened with bills that they have no idea how to handle, making finding secure housing that much harder.

These bills are another way that American society criminalizes people experiencing homelessness — hidden penalties that can start with the towing and impoundment of the vehicles people sleep in and that can continue with a long list of misdemeanors, such as loitering, camping, asking for money in public and even standing in one place for too long.

Being homeless is a nightmarish existence, and it was made much harder by these financial burdens. I am on the other side of it now, and I am writing about my experience in the hope of dismantling the barriers that keep people unhoused.

I grew up in the 1970s and '80s in the suburbs of Palo Alto, Calif. My father was a microbiologist at NASA, and my mother was an administrative assistant at Stanford. When I was 10, they bought me a baby grand piano so that I could learn how to play, and I took ballet lessons at the San Francisco Ballet School. I went to San Francisco State University and graduated with a bachelor's degree in journalism. After college, I spent about a decade as a newspaper reporter, including seven years at The Miami Herald.

In 2000 my father died, just as newspapers across the country were beginning to downsize. He had left me an inheritance, so I quit my job and started a nonprofit in Miami's Liberty City, one of the poorest neighborhoods in the country at the time, empowering children to write and share stories about their lives. The organization served hundreds of children, but it never made enough money to pay employees. So two

years later, I moved to southern Oregon, where I pursued a lifelong dream of owning horses. I earned the money to care for them by starting a business that sold organic horse treats.

The 2008 recession wreaked havoc on my business and my life. Like millions of other Americans, I made mistakes with credit cards and a second mortgage, and I lost my home in a foreclosure. But I managed to hang on to my business and my beloved horses, Vashka and Raya, until 2014, when what I call the Great Tsunami swept through my life.

Overwhelmed by all the trauma, I tried to sell my business, but none of the offers I received came through. I didn't know it then, but I was in the throes of post-traumatic stress syndrome and therefore was not thinking clearly. All I knew was that I couldn't deal with all the losses. I began to shut myself in for hours at a time. When I was unable to pay the rent, my landlord asked me to leave.

I petted my horses' manes one last time and drove away. At first, I visited friends in various parts of the country. For a few months, I lived in an ashram in southern Utah. I then stayed in a Salt Lake City hotel until I ran out of money and a police officer escorted me into a taxi that drove me to the city's homeless shelter.

By the beginning of 2015, I had become a woman forlornly clutching plastic garbage bags as she makes her way from food pantry to shelter to public library to park bench. I had once been a writer who helped to cover the Dalai Lama's visit to Miami. I had traveled to Ireland to interview a famous self-help author. By contrast, my homeless existence was limited to a two-mile radius.



The former site of the shelter where Ms. Yearwood stayed while she was homeless in Salt Lake City. Credit...Niki Chan Wylie for The New York Times

Two weeks after I arrived at the shelter, a man targeted me. He worked at the outreach center where I picked up my hygiene kits every morning, and while I was waiting in line for my toothbrush, he offered me a pair of winter gloves, which I took.

He began appearing every morning at the entrance of the shelter, and he would follow me until I got to the public library. One day he said he would give me a duffel bag to replace my garbage bags and told me I could keep some of my other belongings in a storage shed he owned. When we arrived, he pushed me inside, where he sexually assaulted me. Two days passed before he rolled open the door and finally let me out. The same man repeatedly assaulted me for a year, in public restrooms, on the front lawn of the library, among other places.

Freezing in the midst of severe trauma is not uncommon. I stopped talking for nearly two years, save for an occasional “yes,” “no” and “thank you.”

[Sexual assaults of women living on the streets](#) are a frequent occurrence, I later learned, and they also can lead to debt — vast amounts of debilitating, suffocating debt. The cost of my ambulance rides to various hospitals as a result of that trauma amounted to nearly \$4,000. The hospital bills for subsequent treatment were over \$48,000, charged to me, as hospital administrators later said, because I “refused” to talk and therefore they didn’t know I was homeless.

I spent the first year of my homelessness suffering abuse; I spent most of the second year behind bars. After a complaint that I had bathed in a public river near Salt Lake City, I was incarcerated from September 2016 to March 2017. Although debtors’ prisons were officially abolished in America in 1833, I paid my fines by sitting in an 8-by-10-foot cell for six months.

In April 2017, a nonprofit group called Journey of Hope helped me find a home. I began earning \$11 an hour as a clerk at a grocery store in Salt Lake City, and I rented a spare bedroom in a private home for a year. When that agreement ended, I rented an apartment, for which I had to pay double the deposit because my credit had taken a hit from the ambulance charges I had not known I accrued. I had mistakenly thought that since I had been homeless, the bill would be forgiven. A local church agreed to help me with the security deposit for the apartment, but after about a year there, the IRS came after me for penalties due on taxes I had already paid. The agency said I owed \$2,300 in fines.

I called an accountant I consulted during my years as a business owner, and he offered to help for free. “What were you supposed to do, file your taxes while being held hostage in a storage shed?” he told me.

In the middle of all this, I went to a nonprofit group in Salt Lake City that helps people with their credit, and its financial advisers noticed that two of the ambulance rides were placed for collection on the same day, for almost the exact same amount, leading them to suspect that I had been charged twice for the same trip. Having started to work as a

journalist again, I called the ambulance company to question the charges and made it known that I was writing [a story about my experience with ambulance debt](#). Within weeks, the bills were dropped.

At that point, I thought I had put the debt of homelessness behind me. My credit score was in great shape again. But then, in the summer of 2021, another threat to my financial health arrived in the mail. A letter from a debt collection service said I owed \$48,253 for the treatment I received during the time I was homeless.

Once again, my credit score plummeted. And once again, I fell back on my reporting skills and the power of the press. I wrote to the hospital and was upfront in saying that I was writing a story about the challenges I had faced. Why, I asked, are you billing me, when I was homeless and you could have billed Medicaid or written the bill off as charity?

A public relations official responded that while in the hospital's care, I refused to speak, so staff members didn't know I was homeless. I explained that I had not refused to speak; I had been traumatized and had gone essentially mute for two years. By this time in my renewed journalism career, I had obtained my medical records, so I showed the hospital administrators some of the doctors' notes about me. The next email from the hospital was swift: "Upon reviewing your account, we have decided to honor your claim of being homeless at the time of service and wrote off the remaining balance."

I asked the hospital administrators if they were going to respond to the harm they had caused by ruining my credit: the stress and sleepless nights, the fact that I could no longer qualify for low interest rates on mortgages. The spokesman apologized but said, "All I can do is make it right going forward."

Which brings me back to my point: How are we as a society going to make it right going forward for those who have been homeless if we do not recognize the harm inflicted on them in the past?

I posed that question to Dennis Culhane, a professor at the University of Pennsylvania who has been studying homelessness policy for more than 30 years. Debt incurred during homelessness is "a constant issue that people face," he told me. Often, these debts include unpaid utility bills, court fees and fines, as well as child support. As a solution, he suggested clinics where the unhoused and those emerging from homelessness can clear their debt all at once, an approach similar to that of bankruptcy. "Otherwise, it's just going to make it harder for people to survive, and that doesn't serve anyone," he said.

To some extent, the Department of Veterans Affairs has done this with its Supportive Services to Veteran Families, which provides debt relief for rapid rehousing of veterans experiencing homelessness. Some sites may also provide legal assistance, but that isn't part of the national program.

I love the idea of a one-stop clearinghouse, but we need to go further to help the unhoused and formerly unhoused. Their crisis is getting worse. Even before the coronavirus pandemic reached the United States, in January 2020 there were at least [580,466](#) people experiencing homelessness in America, a 2 percent increase over 2019 and the fourth straight annual rise, [according to](#) the National Alliance to End Homelessness.

Nonprofit employees who work with the homeless should be trained in how to interact with people who have experienced trauma. Otherwise, they may inadvertently shame their clients for being hesitant to return to an economic system that has already penalized and punished them. A classic symptom of trauma is avoiding the source of that trauma.

As I was emerging from homelessness, I trusted very few people. I needed what advocates call a soft handoff. I would never have considered going to a group trying to help me unless someone I trusted had referred me and would go with me. My initial soft handoff was arranged by Shannon Cox, a former police officer and the founder of Journey of Hope. She took me to lunch and drove me to the hospitals to pick up all the records that I had no idea I was going to need to later protect myself financially.

It is fulfilling to be able to introduce myself as a reporter to the same institutions and companies that tried to profit off my collapse. After months of fighting to keep my credit score in good shape, I am back to prime. But my anger remains.

Lori Teresa Yearwood's work can be found at loriyearwood.com