

# Notes on the social crisis in America

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## Jobless Massachusetts woman robs banks to pay rent

A Bridgewater, Massachusetts woman was arraigned October 22 on charges of armed and masked robbery after robbing three banks inside area grocery stores.

Thirty-one-year-old Kerri Ann Heffernan, who pleaded not guilty, was said to be “distracted” and “overwhelmed” at the time of her arrest Sunday. She told police she robbed the banks because she owed her landlord \$1,950 in rent. After the robberies, police said Heffernan immediately went and paid her landlord.

The local *Enterprise* newspaper published a photograph of Heffernan as a high school student posing before a row of athletic trophies and described her as an academically gifted, “bright-eyed, wholesome teenager.”

Heffernan is now a single mother. In June, she lost her real estate paralegal job of ten years. Bridgewater, less than 30 miles from Boston, is within one of the most expensive regions to live in the country and housing costs are an onerous financial burden for most working families. Although much of the local media coverage implied drug addiction was involved, police have said drugs were not being considered a motivation for the crimes.

She allegedly brandished no weapon during the robberies but told tellers she had a knife or gun. During the incidents, police told the *Enterprise*, Heffernan was “crying the entire time.” In a police statement, she expressed shame. “They know me over there,” she is quoted as saying. “I wish I could just give the money back.”

## Multiple building collapses highlight shoddy housing conditions

A partial building collapse in Harlem, New York City October 16 left two residents seriously injured. The cave-in happened abruptly around 5:30 p.m. on the second floor of a seven-story apartment building. Inspectors have not reported the cause of the collapse.

Crumbling older buildings and haphazard construction

projects have contributed to rising deaths and injuries among residents and construction workers alike. In New York City so far this year, there have been 93 injuries from unsafe façades, including from falling stonework and construction debris. Construction accidents have risen from 119 in 2011 to 157 so far this year. Seven people have died from building accidents.

“These kind of accidents happen and things will go awry because of moving too quickly on a project instead of making the construction site safe,” Jonathan Furlong, Pratt Area Community Council assistant director told the *New York Times* September 28. “It’s a big problem in New York City. Because of the way they’re constructed, because of the way they’re financed, some of these developers cut corners because of a need to finish very quickly.”

The same dangerous conditions exist, especially in low-income and student housing, all across the country. In Tallahassee, Florida Sunday morning, an apartment building collapse injured 55 people. Local media emphasized the fact that the Seminole Grand apartment complex was populated by college students and there may have been a large party on the second floor.

Residents commenting on news coverage, however, condemned the shoddy construction of the buildings and blamed the corporate owners for the accident.

“I know for a fact that these buildings weren’t built with quality in mind,” wrote a former resident on the CNN local report. “This was one of the numerous apartment complexes that were bought out and monopolized by one of 3-4 real estate companies in Florida. The insulation was so poor that I remember having trouble sleeping in my room, which happened to be at the corner of the building, due to the extreme cold during January while the living room remained warm with the heater on. They basically take advantage of college students without their parents being around by providing cheap housing, poor maintenance, and sudden fees. Almost every student used to complain about the shoddy construction and monopoly these companies were forming throughout town. It’s come to a point where most affordable housing options have been bought out by these big companies, and now students are left without much of a choice but to sign these leases.”

“Seminole Grand refuses to do anything about it,” a student resident said of the dilapidated conditions. “The company does not address issues raised by the residents in regards to their

apartments. I have lived here since August this year; two of my roommates leased the same apartment last year. The balcony was broken, literally the railing wasn't on and the wooden post holding the balcony together was split up the middle since before they moved in. They put numerous "work orders" (which are maintenance requests) in and all of them were ignored... I have proof of how TERRIBLE this place is to live and how they ignore even the structural damage of the apartments which can cause life threatening injuries and even death."

### **Diminishing prospects for secure retirement among working Americans**

Surveys by Pew Research Center and Wells Fargo found little prospects for a decent retirement for wide layers of the population.

Across all age groups, Pew found 38 percent of US adults were not confident that they would have sufficient savings to retire, up from 25 percent who were unsure of their retirement funds in 2009. Fully half of adults between ages 35-44 expressed little to no confidence in their retirement prospects.

"I think most people would expect those on the cusp of retirement—ages 55 to 64—would be the most concerned about financing their retirement," said Richard Morin, a senior editor at Pew and co-author of the report, "[so] the finding that the peak is now occurring among adults roughly 20 years younger is notable. Moreover, the wealth data showing those approaching or in early middle age had lost the most in the past decade suggests that their concerns are not misplaced." The inflation-adjusted net worth of Americans ages 35-44 plummeted 56 percent between 2001 and 2010.

Wells Fargo's survey, encompassing respondents who made up to \$100,000 per year, found one in three Americans think they will need to "work until at least 80" years old, up from 25 percent a year ago. Seventy percent of respondents said they planned to work during retirement, many because they won't be able to afford "full-time retirement."

More than half (52 percent) said their most pressing concern was paying monthly bills. Saving for retirement was found to be the second most important financial issue, with 16 percent citing it as a key concern. Fifty-three percent of respondents said they were not confident they will have saved enough. "People tell us that retirement preparation *should* be on their shoulders but they are grappling with the financial pressures of each day," said Laurie Nordquist, director of Wells Fargo Institutional Retirement and Trust. "As a result, retirement has become a guessing game."

### **North Dakota "oil boom" accompanied by industrial accident boom**

North Dakota's rural hospital emergency rooms are being overwhelmed by accident victims from the state's rapidly expanding oil field camps. Tioga Medical Center has seen a drastic rise in ambulance runs and trauma patients in the past five years, according to hospital president Randall Pederson. Pederson told rural news blog *Daily Yonder*, "In 2007 we would see 600 patients in ER per year. In 2012, we anticipate seeing over 2,000... We are seeing a lot more industrial accidents, major trauma, many of those involving car accidents, because there's a lot more vehicles on the road these days."

Many accidents involve 40-ton tanker trucks colliding with passenger vehicles, *Daily Yonder* reports, "incidents that can bring several patients with horrible injuries into the small ER at the same time. The one doctor on call has to scramble for help." Mercy Hospital in Williston, which used to see 8,000 ER visits annually, has likewise experienced a tripling of patients and a qualitative change in the severity of injuries.

Because of the transient, young composition of the oil workers who come to the North Dakota camps, hospitals are also seeing a tremendous rise in unpaid bills. The situation has placed numerous hospitals on the brink of bankruptcy.

North Dakota suffers an extreme doctor shortage, a problem present in rural areas throughout the US. At the Montrail County hospital, Dr. Tyrone Langager said the ER load is four to five times what it was before the oil boom, but recruiting doctors has been difficult because of the lack of cultural, educational, and housing resources available to medical personnel and their families. "The other difficulty is the workload; it's quite easy for a physician to burn out," Langager said, noting that 24-hour shifts were not uncommon.

Lack of backup from other medical specialists makes the work too demanding. "I think there's apprehension about going out to a rural site because there is no cardiologist, there is no neurologist, there is no intensive care doctor," Dr. Rob Kemp of Mercy Hospital explained. "If you are working the ER you may have to deal with horrible automobile accident trauma on your own. So I think that creates a huge amount of apprehension when you feel like you are isolated and by yourself."

"You have to come to peace with the fact that some people die because you don't have the ability to take care of that problem," Kemp said.



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