



Seeking Help for the First Time in Your Life

“The Great Recession” of 2008 and 2009 has spelled trouble for many people, especially the elderly living on fixed incomes. The combination of rising food and energy prices and higher taxes are making it difficult for many of them to pay their bills. Although they are hurting, many senior citizens have never had to ask for help before and they’re hesitant to start now. While many know they’re in trouble, they are hopeful they can weather the storm. Others are ready to ask for help, but don’t know where to turn.

Catherine Dille was one of those people who never thought she’d end up needing assistance. A widow since 1972, Catherine retired in 1987 after working 35 years for a Kansas City area pharmaceutical company. Between her company pension and Social Security, Catherine thought she was set. She lives in a house worth \$150,000 with a fixed-rate mortgage payment of just under \$600 a month. That left her with about \$800 a month to pay her other bills.

Everything seemed to be going along fine until 2006, when energy prices shot up and the property taxes and insurance on her Kansas City home nearly doubled. Suddenly, she didn’t have enough money to pay her mortgage, taxes, insurance and utilities, and still cover all her other bills. She didn’t want to worry her children, so didn’t tell them what was happening. Then the recession hit and things began to spiral out of control.

The bank holding Catherine’s mortgage received word that she hadn’t paid her property taxes, so it paid the taxes on her behalf to protect the bank’s investment. That’s when it started applying Catherine’s regular monthly mortgage payments to reimburse the bank for the taxes it paid, instead of applying them to principal and interest on her loan. It was all very confusing and frustrating for Catherine.

The stress of what was happening continued to build and in October 2008, Catherine had a mini-stroke that sent her to the hospital. That’s when her children discovered what was going on. By that time the mortgage on Catherine’s home was delinquent and the bank had started foreclosure proceedings. In addition to being behind on her mortgage, the 83-year-old Kansas City woman also owed more than \$1,000 on past-due utility bills.

Catherine’s daughter, who had been working overseas, came home to try and help her mother get things straightened out. Carol Dille had worked in the real estate industry, so she understood what was happening better than most and began talking to the bank that held her mother’s mortgage. In April 2009, Catherine Dille received a letter saying that she qualified for a loan modification, but instead of offering her a new loan the bank sent Catherine a letter saying her property would be sold on the steps of the Jackson County Courthouse. The bank scheduled three different foreclosure auctions, but each time Carol was able to stop them.

In the meantime, Catherine’s gas, electric and water companies all issued shut-off notices because in her efforts to catch up on her mortgage, Catherine had failed to pay her utility bills. Accompanying one of the notices was an insert suggesting Catherine call United Way 2-1-1 to find some help. Her daughter called for her mother, and was encouraged to contact several agencies that might be able to provide assistance. The first place Carol and her brother, Chris went on their mother’s behalf was St. James Place which gave Catherine \$101, enough to prevent her electricity from being shut off. Before they got up to leave, the caseworker asked, “What other things is your mother spending money on?” Carol said, “Well, Mother spends \$120 to \$150 a month buying personal hygiene supplies related to a medical problem.” The social worker left the room and came back with a month’s supply and then enrolled Catherine in a program to buy them at a discounted rate in the future. Carol and Chris also mentioned their mother was having trouble affording groceries, so the caseworker took them into the food pantry to fill a couple of bags for their mother.

But the social worker wasn’t done yet. She helped them make an appointment at Metro Lutheran Ministry (MLM), a United Way funded agency, the next day. When they left, Carol and her brother were stunned. “We

never expected such compassion and generosity or to find people who cared so much. We sat in our truck and cried.”

The next day, MLM sent \$276 to Missouri Gas Energy, enough to prevent Catherine’s gas from being turned off. That left her with enough money to pay her water bill. She later received financial assistance from Redemptorist Social Services, the Salvation Army, and United Services Community Action Agency, all United Way funded agencies and referrals Carol had received from United Way 2-1-1. With the help of those five social service agencies, Catherine weathered the storm that threatened to leave her homeless.

Throughout everything, Catherine continued making her monthly mortgage payments, trying desperately to avoid losing her home. After extensive discussions and negotiation the bank agreed a loan modification is in order. They offered Catherine a new, 30-year loan incorporating the outstanding balance and the delinquent taxes that the bank paid on her behalf. Catherine’s monthly mortgage payment will be slightly less than it was before.

Catherine, Carol and Chris are relieved to have the matter settled and they have a new appreciation for United Way and the network of social service agencies that helps people in times of crisis. Carol says, “There is no way my mother could have stayed in her home if her utilities were shut off. The weather was freezing and we were desperate. United Way 2-1-1 directed us to people and organizations that were able to help and who genuinely cared. Their help was immediate, impactful and just in the nick of time. On behalf of my mother and brother, we will always be grateful for the help she received and want to say thank you from the bottom of our hearts.”



85-year-old Catherine Dille is smiling again after nearly having her utilities shut off and after almost losing her home through foreclosure. She isn't sure what would have happened without the help she received from her children and United Way.