

# THE VOICE

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## VIOLENCE INTERRUPTED

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# THE VOICE

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# Malcolm-Jamal Warner's Theo Brought an Appreciation for Black Sons on Screen

By Philadelphia Tribune

Malcolm-Jamal Warner's character Theo, the son of a Black doctor and a Black attorney in the 1980s hit "The Cosby Show" on NBC, has been deemed brilliant and necessary.

The show was considered groundbreaking in its portrayal of a middle-class Black family that had strong morals, work ethics and considered education to be paramount — something that was nonexistent on network television.

But Warner's role resonated with many young Black men, regardless of their economic status. They celebrated his character after learning of Warner's death July 20 from an accidental drowning in Costa Rica.

The legend of Theo covered multiple issues of everyday happenings of a Black teenager, with father Heathcliff in Bill Cosby and mother Clair in Phylicia Rashad. The audience caught this in the show's first episode when Dr. Huxtable hilariously teaches his only son the value of a dollar, despite the family being financially stable.

Warner's breakthrough role as Theo led him to become the youngest ever to be nominated for an Emmy Award for Outstanding Supporting Actor in a Comedy Series.

"Entertainment is very critical to self-identification, who we are, affirmation, all of those kinds of things," said the Rev. Mark Kelly Tyler, historiographer and executive



As Theo on "The Cosby Show," Malcolm-Jamal Warner resonated with Black men, regardless of their economic status

director of the Dept. of Research and Scholarship for the AME Church and former pastor of Mother Bethel AME Church in Philadelphia.

"What I think made his character so important is that it was consistent with who he was as a person that we later learned, is that he was just comfortable in his own skin. I mean, he was a cool young guy. He wasn't trying to be extra tough or extra nerdy. He was himself and he just maintained it. He brought all of that to the character."

In season six, Theo is diagnosed with dyslexia, a learning condition that is relatable to children of color, who are at times misdiagnosed in education settings. Warner's character was able to overcome his learning disability and graduated from college.

"For me, it was so special because his character

specifically struggled in school. I was struggling bad in school," said Brent Johnstone, co-founder of Fathers Read 365. "Every Thursday, you had this guy in Theo who was like a brother to me on TV because he was going through a lot of the same things that I was."

For nearly a decade, Chris Davis has worked with first-generation, low-income college students who often carry extra weight of stigma around learning differences. He helps them reach their goals.

"A lot of my students feel like asking for help makes them look weak or less capable, which couldn't be further from the truth," Davis said. "I always focus on creating a space where they feel the same, opening up about their challenges and working with them to find strategies that support how they learn best.

Theo's dyslexia is an example to show students that success is possible even when the journey looks different."

Other life lessons in episodes where Theo gets his ears pierced, deals with a breakup with his on-screen girlfriend, Justine played by the late Michelle Thomas, and wears a knockoff version of a \$95 Gordon Gartrell shirt, to impress a date, seemed relatable to many Black boys.

And who could forget Warner lip-syncing the vocals of the Ray Charles classic "The Right Time" to celebrate Grandma and Grandpa Huxtable's wedding anniversary?

Further exuding the cool kid definition, Warner also appeared in Whodini's 1986 video "Funky Beat" and co-hosted an episode of "Friday Night Videos" with his "Cosby Show" sister Lisa Bonet.

"All the lessons of young men came through Theo," Johnstone said. "Rudy Huxtable's character represented all types of girls. Theo represented the only boy on that show, so for young Black youth, he was the focus as far as relating."

His impact was cross-generational and, for many, a best friend on TV, according to observers.

"Warner gave us a very unique way of looking at teenage Black boys in a time that was dominated by every image except that of the role he played," Tyler said.

*This article first appeared in the Philadelphia Tribune*

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# A Historic Win by 45-Year-Old Venus Williams

First-round victories in the DC Open in both doubles and singles resonate and show there are no limits for excellence.

By Associated Press

After more than a year of no tournament appearances, tennis icon Venus Williams has reemerged at the DC Open with first-round wins in both singles and doubles.

There are plenty of reasons why these victories resonated with so many folks.

That she's 45, for one thing. Only one woman, Martina Navratilova, ever has won a tour-level singles match while older, with her last victory at age 47 in 2004.

That Williams hadn't entered a tournament anywhere in 16 months.

That she needed surgery for uterine fibroids.

On July 21, she won her first-round doubles match in straight sets, playing



Venus Williams, 45, has returned to professional tennis, competing in the Miami Open, winning her first round in singles and doubles.

alongside her 23 year-old partner Hailey Baptiste. The next day she beat 23-year-old Peyton Stearns, 6-3, 6-4. When asked what message

others might take away from that performance and that result, Williams was quick to provide an answer.

"There are no limits for excellence. It's all about what's in your head and how much you're able to put into it. If you put in the work mentally, physically, and emotionally, then you can have the result," she said. "It doesn't matter how many times you fall down. Doesn't matter how many times you get sick or get hurt or whatever it is. If you continue to believe and put in the work, there is an opportunity, there is space for you."

Williams has been winning at tennis for decades. Her pro debut came when she was 14. Her first Grand Slam title came at Wimbledon in 2000, less

than a month after her 20th birthday.

She accumulated four major singles trophies before Stearns was born and eventually wound up with seven, five at Wimbledon and two at the U.S. Open, plus another 14 in women's doubles — all with her sister Serena — and two in mixed doubles.

There were challenges along the way for Williams, none more public than the diagnosis in 2011 of Sjögren's syndrome, an energy-sapping auto-immune disease that can cause joint pain.

More recent was the pain from fibroids — noncancerous growths — and shortly before the DC Open, Williams said: "Where I am at this year is so much

different (from) where I was at last year. It's night and day, being able to be here and prepare for the tournament as opposed to preparing for surgery."

As thrilled as the spectators — "Who I love, and they love me," Williams said — were to be able to watch, and pull, for her under the lights July 22, other players were rather excited about it, too.

### FYI: Williams Engagement

Williams lost in the second round for both her doubles and singles matches. However, for the time, tennis fans were thrilled to have a Williams sister back in the game again.

After the match, Williams confirmed her engagement to Italian model, actor and producer Andrea Preti, 37.

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# One Year In, Wichita Violence Interrupters See Success – How?

By **Bonita Gooch**  
Editor-in-Chief

In their office in a former church in Planeview, one of the city's most violent areas, members of the Cure Violence ICT team were gathered for their daily check-in.

The team of about 12, four women and eight men, used this time to share, update and strategize. Today, they had multiple reasons to celebrate. The week before, there had not been any violent incidents in the targeted areas they serve.

But best of all, they received an impressive one-year report from the Wichita Police Department. In the year since the program has been in operation in Wichita, violent incidents were down 35%.

Marquetta Atkins-Woods, founder and executive director of Destination Innovation, the grantee for Cure Violence ICT, says, "When we're doing our job, you're not hearing anything."

She's right. In the past year, the community has heard about 35% fewer violent acts in Wichita and she and her team can take credit for a lot of that decrease. In June alone, the group documented 12 interventions of violent acts they were directly involved in.

## Interrupting Violence

Unlike some programs where you hope your work is yielding positive results, at Cure Violence ICT, they know, because they're actively in the mix.

"Usually, we go right into it," says Latoya Scott, the lone female violence interrupter.

"We're making contact with the people involved [in violent acts]."



In the one year since Cure Violence ICT has been working in Wichita to reduce violent crime, the city has seen a 35% reduction in those crimes.

The interrupters have intriguing stories to share about their successful interventions. Just last month, one interrupter shared, he talked down an infuriated and gun-holding young man who was dead set on finding and shooting his perceived enemy.

They're often ahead of the violent situation thanks to their close ties to the community. They get the early buzz from social media, connections who reach out to them, and from daily canvassing in community hot spots.

They hear and know things, but when they miss something, they're working on the back side to calm what could be violent retaliation.

As an example, the interrupters mediated a truce following a recent shooting. The day the shooter was released from jail, they arranged a mediation session with the shooter and the individual he shot.

Another key to the group's long-term success is followup.

"We make constant followups to make sure the situation has been diffused and everything is still cool," says

Scott. "So the followups are very important."

Through all of this, though, the team members remain neutral – not on one side or another.

## Credible Team

A key part of the program's success is their team. Dr. Kevin Harrison, the senior program manager for Cure Violence ICT, refers to them as "credible messengers." Instead of people with book knowledge, the program hires people with street knowledge.

"We're looking for some people to come from these communities, maybe even some that have made some of the same mistakes that we're trying to prevent," says Harrison about the program's hiring requirements. "So we might have the 50-year-old version of you talking to the 16-year-old version of you. That message is going to land a little bit better."

"We have people who can go from the trap house to the court house," outreach coordinator A.J. Bohannon is known for saying about his team members.

Since the program

leverages connections, most of the team's members have strong affiliations with the program's targeted service areas – Planeview and Northeast Wichita.

"They're not just passing through," says Harrison.

Because of their relationships and connections, team member Darrell Gails says, the interrupters have the kind of rapport with members of the community that the police definitely don't have and that the average person doesn't have, either.

## Outreach Support

When an interrupter begins working with a person who is violent or susceptible to violence, they'll suggest they become a program "participant" in the program, which connects them to the organization's outreach team and services.

The relationship building continues with the outreach workers finding out what a participant needs and trying to coordinate wraparound services for that particular individual.

"Whether it's through education, home stability, financial guidance (not financial assistance), just whatever deficits they face that could push them into that type of street activity, we try to curb that," says Bohannon.

Cure Violence ICT doesn't offer any programming, instead they've established relationships with a variety of organizations they refer participants to. Bohannon, says he's seeing a lot of referrals for educational needs such as GED or high school diploma completion or job training.

See **INTERRUPTERS**  
Page 5 →



Dr. Kevin Harrison has joined Cure Violence ICT as the senior program manager. He has plans of taking the already successful program even further.

## Dr. Kevin Harrison Brings Focus to Cure Violence ICT

By **Ty Davis**  
Wichita Reporter

As Wichita continues to grapple with gun violence, Dr. Kevin Harrison is stepping into leadership with a personal mission and strategic vision. Recently named senior program manager of Cure Violence ICT, Harrison is not only implementing a proven violence prevention model – he's reshaping how it's applied in the city he calls home.

"This work is 80% personal," Harrison said. "I've lived through the effects of gun violence. I've seen it destroy families – including my own. I can't do this without bringing that perspective with me."

Cure Violence ICT operates by treating violence like a contagious disease – something that spreads but can be interrupted. The model uses trained violence interrupters and outreach workers to de-escalate tensions and connect high-risk individuals to life-changing services.

But under Harrison's direction, the model is evolving with a deeper focus on local trust, creative community engagement, and long-term sustainability.

## Lived Experience & Local Credibility

Harrison is a lifelong resident of Wichita's northeast side, where he witnessed firsthand the devastation of the crack epidemic in the 1980s and '90s. "I remember seeing the shift – families torn apart, addiction rising, and gun violence becoming normal," he said.

His professional background is just as grounded. Harrison holds a doctorate in educational leadership from Wichita State University, where he also teaches social sciences part time. His academic work focuses on racial microaggressions, equity, and empowering

See **ICT** Page 5 →

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## INTERRUPTERS, from Page 4 ↓

They also don't offer financial support but they give participants information on where they can obtain it.

The team sees consistency in outreach as a key to the success with this arm of the program. For that reason, each outreach worker has a goal of connecting with everyone in their group at least once per week, whether it's by phone, text message or in person.

For individuals involved in the judicial system, they've found success in getting people waiting for their trial date connected with programs like anger management and drug treatment programs.

"It looks better for them going into court if they've been proactive," says Elbert Costello, Cure Violence ICT's northside site manager.

## Changing the Norms

Overall the program is about changing community norms.

"Our main goal is to change the way our communities are thinking about how we deal with conflict. We need our communities to internalize conflict resolution over using guns and violence as a solution to temporary issues," says Harrison.

"We're addressing it," he continued. "We're getting to the root problems."

## ICT, from Page 4 ↓

marginalized communities, topics he says are no longer politically popular but are still critically important.

"My specialties are the things you can't get funding for anymore — diversity, equity, and inclusion," he said. "But I still teach them, and I still believe in them."

Harrison is also known throughout the city as a musician and community presence.

He's played saxophone at 500+ funerals across Wichita, often standing with families in their darkest moments. "That's not something I say to impress, it's just to show that people know me. I've built trust over five decades in this city, and that matters when you're asking someone to believe in your work," he said.



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# Trapped by Fees & Stolen Wages

## IRIS RIDESHARE DRIVERS FIGHT BACK

Drivers file federal class action lawsuit against zTrip hoping to end what they view as predatory practices.

By Maria Benevento  
The Beacon  
Edited by  
Thomas White  
Kansas City Reporter

Darian Hall says he pays nearly \$90 a day in leasing fees just to drive for Kansas City's taxpayer-funded IRIS rideshare service.

That's just one of many fees. zTrip, which oversees the IRIS rideshare service, also charges for insurance, car washes, tablet rentals, and processing fees. When Hall works more than 40 hours a week, the company doesn't pay him overtime because it classifies drivers as independent contractors.

As a result, Hall has been donating plasma for more than a year to supplement his income.

"I work long hours, often over 40 in a week, yet I still can't save the money I thought I would be able to," says Hall. "I even have to pay a so-called 'voucher processing' fee, meaning I'm handing over a portion of my pay just to get paid."

Hall and fellow driver Abubakar Mohamed filed a federal class action lawsuit last week. They claim zTrip systematically stole overtime wages from IRIS drivers while burying them under predatory fees — all while collecting millions in taxpayer dollars to operate the city-

subsidized service.

The lawsuit, filed in U.S. District Court, seeks to represent all IRIS drivers who worked for the company over the past three years. It alleges zTrip violated federal and state labor laws by treating drivers like employees while calling them independent contractors to avoid paying overtime.

### Taxpayer Money, Alleged Worker Exploitation

IRIS is largely funded and led by the City of Kansas City, which contracts with the Kansas City Area Transportation Authority to manage the service administered by zTrip. The program costs about \$7.6 million annually in public funds.

"Our tax dollars have been used to create a system that exploits workers," says Donna Simon, Bishop-elect of the Central States Lutheran Synod.

The drivers' fight comes as IRIS faces an uncertain future. The program is currently funded only through September, with city leaders



Darian Hall, IRIS driver and lawsuit plaintiff, speaks at a rally calling for overtime pay and an end to predatory fees charged by zTrip.



IRIS drivers, supported by Missouri Workers Center and Stand Up KC organizers, announce their federal lawsuit against zTrip outside the U.S. Courthouse in Kansas City

debating whether to maintain the service or redirect money to bus routes.

IRIS provides about 24,600 trips per month compared to 1+ million monthly bus trips. But for many residents in underserved areas, it's their only reliable transportation to work.

zTrip CEO Bill George previously told The Kansas City Star that drivers average more than \$29 per hour after fees. But one driver whose pay stub George displayed



Abubakar Mohamed, former IRIS driver and lawsuit plaintiff, speaks about working conditions and wage theft at a worker justice rally supporting the federal class action case.

told the newspaper his actual hourly wage was \$14-15 after deductions.

### The Promise vs. Reality

IRIS launched in 2023 to serve KC-area neighborhoods that buses don't reach. At recruitment meetings, zTrip promised drivers they could earn \$60,000 to \$200,000 yearly as their own bosses.

"How can I say no to that?" says Hall.

Reality proved different. The lawsuit says zTrip controlled when drivers worked, where they went, even when they could use the bathroom. The company set schedules, assigned rides, and disciplined workers who didn't follow their directives.

Hall quickly learned his schedule was "locked in and outside" his control. He couldn't leave early for a child's game or take time off for a doctor's visit. This contrasts with Uber and Lyft drivers, who can choose when and where to work.

### Debt by a Thousand Fees

Hall says between all deductions and working long

hours a week because, otherwise, I'm in debt every month," says Mohamed. "Despite feeling like I'm working two jobs, I was trapped in a cycle of debt."

Mohamed quit driving in June, but said even leaving required paying large fees to turn in the vehicle. "A lot of drivers end up with no other options," says Mohamed. "If you want to leave, you have to pay all these predatory fees just to turn in the vehicle and that dissuades a lot of employees from leaving the job."

### No Overtime, No Options

Federal law requires employers to pay time-and-a-half for hours beyond 40 per week. But zTrip classified drivers as independent contractors, claiming it didn't owe overtime.

The lawsuit argues this violates the law and that zTrip exercises the kind of control that makes drivers employees, not contractors.

The company:


- Sets drivers' schedules with no flexibility
- Requires workers to accept all ride assignments
- Tracks every movement through GPS

hours for straight-time pay, he struggles to cover basic expenses, a sentiment echoed by Mohamed.

The fees come from everywhere:


- \$25 weekly for insurance on company vehicles
- Daily lease fees for cars, nearly \$90 even when taking a day off
- Tablet rentals and cellular data charges
- Car wash fees with no opting out
- 5% "voucher processing fee" from each paycheck
- \$50 automatic deduction for clocking in minutes late

"I had to work up to 65 See Fees Page 12 →



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# Local Primaries 2025 – Wichita

## Wichita District 1 City Council

### Aujanae Bennett, 61

Insurance Broker  
Owner & Operator of : Trinity Insurance Protection Planning Services LLC

**Platform:** I'm running to bring bold, accountable leadership to District 1.

Where every voice matters and every neighborhood thrives.

My platform is rooted in action: Affordable housing and strong tenant protections,

Environmental justice and clean, safe communities,

Equitable economic development and job creation,

Transparent government and real accountability,

Youth investment and public safety,

I'm not here to play politics--I'm here to get results. Let's build District 1 where everyone can rise together.

### Darryl Carrington, 67

FEMA Specialist

**Platform:** My personal issues surround communal waste. Whether it be the illegal dumping of waste, public litter, collection, and, or, the cost of waste collection.

My expertise is in bridge building, consensus gathering, execution and production, (not performance).

A productive local government is informed by her constituency, with inclusion and transparency.

We hope to include everyone as we advocate for business creation, job development, neighborhood improvement, community health, and nutrient.

### LaWanda DeShazar, 60

Community Engagement Specialist

Website: votedeshazar.com

**Platform:** My platform is built upon my 20 years governmental experience, community service work and an unwavering

commitment to transparency. I will advocate for sustainable solutions that keep housing within reach for all families. I will strengthen support for small businesses, job training programs, and equitable workforce development initiatives. My desire also lies in partnering with residents to implement community-centered public safety strategies that address the root causes of crimes.

### Chris Pumpelly, 41

Founder at Inclusion LLC  
Online @ <https://www.facebook.com/PumpellyForWichita>

<https://www.youtube.com/watch?v=outBoPS9bLY>

**Platform:** I'm Chris Pumpelly. I'm a District 1 local, entrepreneur, nonprofit founder, and community champion who led Wichita's historic 2021 nondiscrimination ordinance push. I'll build 10,000 homes, a world-class riverfront anchored by Century II, and follow through on urgent public-safety recommendations to make every block safer. I've already protected our public golf courses, grown the tree canopy, and added food and water stations in District 1. Now, let's watch Wichita win. Vote Pumpelly by Aug 5.

### Joseph Shepard, 32

Director of Community Impact for National Non-Profit Organization, Lead For America  
[voteshepard.com](https://www.voteshepard.com)

**Platform:** Joseph Shepard stands with community—championing trust, opportunity, and equity. He'll expand public safety programs like Cure Violence with local voices at the table; invest in minority entrepreneurs through micro-loans and legal clinics addressing systemic hurdles for families; and boost economic mobility by partnering on workforce training, affordable housing, and transparent neighborhood engagement. Together, we'll build power, opportunity, and safety for OUR community!



LaWanda DeShazar

Wichita, USD 259, School Board, District 1

### Diane Albert, 43

Former Business Owner

[facebook.com/DianeAlbertBOE/](https://www.facebook.com/DianeAlbertBOE/)

**Platform:** I'm a steady, proven leader focused on student learning, responsible budgeting, and respectful collaboration. I bring people together to strengthen schools and expand opportunity. I listen, lead with integrity, and keep academic success at the center of every decision. I believe education is the best way to lift families out of poverty. That's why I work tirelessly to put academics first and ensure every school is equipped to serve students well.

Student Achievement Focused, Results-Driven.

### Sarah McMillen

-- Information not submitted

### Mackenzi Truelove, 33

Senior Regulatory Coordinator  
[Facebook.com Mackenzi Truelove for School Board USD 259](https://www.facebook.com/MackenziTrueloveforSchoolBoardUSD259)

**Platform:** I'm interested in many issues but my top 5 are:

1. Free school breakfasts and lunches for ALL students, saving parents time and money
2. Mental Health/Safety - Creating INCLUSIVE and shame-free environments, listening to students and families of all



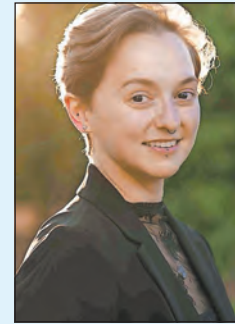
Chris Pumpelly



Joseph Shepard



Diane Albert



Mackenzi Truelove

backgrounds and promoting cultural learning

3. Protecting and improving special needs services

4. Protecting and improving language services for students and families learning English

5. Real world training/teaching including financial planning

### Kyle Wiseman, 35

Small Business Owner

**Platform:** I commit to AMPLIFYING every voice, MAXIMIZING every dollar, and ensuring EVERY student succeeds.

My name is Kyle Wiseman, and as a parent of two USD 259 students, a spouse of a USD 259 educator, and a fellow community member, I deeply understand how important our district is. I know just how impactful a dollar & having a voice can be to our communities success.

Finally, while I'd love your vote, what I NEED is that you GO VOTE, even if not me. Above all else, VOTE FOR OUR KIDS please.

## Hear From the Candidates in Kansas Local Primaries

Based on our readership, we are covering six of the seven primaries in Wyandotte County and both of the primaries in Sedgwick County. All candidates in these races were asked to submit a basic statement at no cost. The platforms are presented as written by the candidates.

Where you see photos or ads, these individuals paid for this extra benefit and by doing so have indicated how important they feel our readers are to the success of their campaign and they have also helped support the cost of our election coverage.

We were pleased that so many people chose to run for office, but the sheer numbers made it difficult for us to cover all races and it limited the amount of information/space we could allow for each candidate.

If you want more information, we've written a number of stories about the candidates that have run in previous issues and/or on our website. You can find these articles on our website at <https://bit.ly/3Us9EwZ>.

VOTE AUGUST 5!

## Voter Connect Hub Online

Voter Connect is a resource offered by THE VOICE to help voters and candidates in the areas we serve. The Hub contains information on candidates in races we're covering as well as information on how to vote and links to previous stories we've written on the election/candidates.

You can find it on the main toolbar of our website [communityvoiceks.com](https://www.communityvoiceks.com). TELL YOUR FRIENDS AND FAMILY ABOUT IT.

# Local Primaries 2025 – Kansas City, KS

## Wyandotte County District 1

### Darnell Busch

-- Information not submitted

### Korri Hall, 48

Education Director

**Platform:** I'm running for office because leadership should be shaped by those who know a community from the inside. I believe public service is a powerful tool for real, whether that means strengthening our schools, expanding economic opportunity, or making our communities safer and more inclusive. I bring both experience and heart to this work, because this isn't just where I live—it's who I am.

### Victor A Harris

-- Information not submitted

### Jermaine Howard, 38

Housing Navigator

**Platform:** The deep commitment I've shown to our community as a teacher, coach, and organizer needs to be reflected at City Hall.

For years, I've worked directly with youth, families, and neighbors, inside classrooms, on the field, and through grassroots efforts, to build stronger, more connected communities.

These experiences have shown me what's possible when we center people, not politics, in our decisions. I'm ready to bring that energy, accountability, and community-first mindset to local leadership.

### Lisa Walker Yeager, 56

Entrepreneur & KCATA

**Platform:** The 1st District is fighting for its survival. We cannot afford another term of silence, neglect, or misrepresentation. The 1st District deserves leadership that shows up, speaks out, and takes action—every single day. It's time for change—and

I am that change. I'm the person who spoke up when it mattered most. I fought against the \$420 million STAR bond that would have raised our property taxes and exposed the unfair PILOT tax.

## Wyandotte County Commission District 3

### Alma Hall, 56

Teacher

**Platform:** I am Dr. Alma D. Hall, Candidate for Wyandotte County Commissioner, District 5. I am not a career politician; I am a proud resident of Wyandotte County, having lived here for 30 years. I got involved because we all deserve an equitable and affordable community in which to live.

### LaVert Murray, 70

Chief Economic Development Advisor

**Platform:** I am running because our community is challenged by an over-burdensome tax load along with ever increasing infrastructure and public safety needs. Roads and sewers and other public safety services are in need of a proactive and effective planning strategy to ensure that our limited resources are being used in a responsive and responsible manner. I support Revenue Neutral budgeting to provide relief for our tax payers and I will continue to push to reduce the level of debt for tax relief.

### Dr. Carlos Pacheco, 45

Doctor of internal medicine  
pachecoforcommissioner.com

**Platform:** Support trauma-informed initiatives – such as youth mentorship and community violence prevention programs – that address root causes.

Champion a “return on investment” policy that prioritizes funding for projects with measurable

community impact.

Support “Buy local, Hire local” policies that give preference to Wyandotte County-based workers and contractors on county projects.

Strengthen transparency around development so residents know how and where their neighborhoods are changing – and can help shape that change.

Wyandotte County Commission District 8

### Andrew Davis, 29

Senior Program Manager

andrewdavisforug.org

**Platform:** Serving as your Commissioner for 3.5 years has provided invaluable experience in navigating city hall to achieve results. With your vote, I can leverage this understanding to boost the economy, offer financial relief, and generate opportunities for all residents.

### Jacob Handy

-- Information not submitted

### Madella Handerson

-- Information not submitted

### Nanette Tucker

-- Information not submitted

## BPU At Large Position 1

### Gary Lopez Bradley, 27

Middle school teacher

[sites.google.com/view/garyforwyco/home](https://sites.google.com/view/garyforwyco/home)

**Platform:** I'm Gary Enrique Bradley-Lopez, a lifelong KCK resident, teacher, and father running for BPU. I'm committed to affordability, better customer service, transparency, and sustainability. I'll be a voice for working families, pushing for fair rates, respectful service, and clean energy solutions. I'm not a politician—I'm your neighbor. Let's make our utilities truly serve the people.

### Michael Paulson, 26

Financial Advisor

**Platform:** Just six years from now, energy demand in KCK will more than double because of investments being made right now. We need thoughtful, dedicated, qualified servants to ensure residents are protected and the growth is done responsibly.

-Keep costs down now and in the future.

-Increase government accountability and end no-bid contracts.

-Promote sustainable energy practices and say no to diesel generators.

-Invest responsibly in our community without burdening taxpayers.



Dr. Carlos Pacheco



Gary Lopez Bradley



Lavert Murray



Andrew Davis

### Alex Sanchez

-- Information not submitted

### Lisa Walker Yeager, 56

Entrepreneur & KCATA

**Platform:** The 1st District is fighting for its survival. We cannot afford another term of silence, neglect, or misrepresentation. The 1st District deserves leadership that shows up, speaks out, and takes action—every single day. It's time for change—and I am that change. I'm the person who spoke up when it mattered most. I fought against the \$420 million STAR bond that would have raised our property taxes and exposed the unfair PILOT tax.

## KCK Mayor

### Tom Burroughs, 70

Commissioner At-Large

**Platform:** Economic Development: I will champion small businesses, attract new industries

and ensure development is fair and benefits all parts of the county - not just a few.

**Property Tax:** I will fight for responsible budgeting, increased efficiency, and new revenue solutions to reduce the burden on homeowners and renters.

**Fiscal Stability:** I will commission a full audit of spending, cut waste, and advocate for more equitable taxation and economic development to expand the tax base.

### Mark Gilstrap

-- Information not submitted

### Rose Mulvany Henry

-- Information not submitted

### Gwendolyn Thomas

-- Information not submitted

### Christal Watson

-- Information not submitted

**THE VOICE** Voter Connect Hub

CANDIDATE INFORMATION & VOTER RESOURCES

MORE VOTER AND CANDIDATE INFORMATION ONLINE IN OUR VOTER CONNECT HUB

**VOTE AUGUST 5**  
**DR. CARLOS**  
**PACHECO**  
**COMMISSIONER ★ 5<sup>TH</sup> DISTRICT**

Paid for by Pacheco for Commissioner - Jennifer Schneider Pacheco, Treasurer



**USD 259**  
**School Board**  
**District 1**  
**Vote**  
**August 5th**

- Free lunch and breakfast for all students
- Strong teacher support
- Preparing students for careers and life

**Vote for Truelove**  
**Leadership that shows**

Paid for by Mackenzi Truelove Campaign,  
 Sabrina Shoemaker, Treasurer

**In 2021 I was elected to represent the neighborhoods who made me the person I am today. Now, I'm running for re-election to protect our progress and build a Wichita we will be proud to leave to future generations.**

**In my first term, we delivered:**

- Downtown hydration stations & modern restrooms
- Wichita's first permanent homeless shelter
- More transitional + permanent housing options
- Net tree gain—first since 1997!—protecting our canopy
- Kept Old Town parades/events from disrupting business
- Invested \$18 M to safeguard Century II
- Opened Pat Garcia Park with neighbors & family
- Temporary fire station kept D6 response times fast during Amidon Bridge work

**RE-ELECT**  
**MAGGIE**  
**BALLARD**  
 WICHITA CITY COUNCIL

Paid for by Maggie Ballard for Wichita City Council, Levi Rush, Treasurer



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# Black Americans Hit Hard as Medical Debt Rule Tossed

Judge blocks removal of medical debt from the credit reports of roughly 15 million Americans.

By Stacy M. Brown  
Black Press USA

A Trump-appointed federal judge has blocked a key rule that would have removed medical debt from the credit reports of roughly 15 million Americans, dealing a harsh blow to struggling families already burdened by the high cost of health care, particularly Black Americans who carry a disproportionate share of that debt.

The ruling by Judge Sean

Jordan of the U.S. District Court for the Eastern District of Texas vacated the Consumer Financial Protection Bureau's (CFPB) rule issued in January under the Biden Administration. The judge sided with credit reporting industry groups, who argued that the CFPB had exceeded its authority under the Fair Credit Reporting Act.

The decision halts a rule that had not yet taken effect and was designed to prevent medical debt, which is often the result of billing errors, insurance disputes, or unavoidable emergencies — from dragging down a person's credit score.

Julie Margetta Morgan, former CFPB official and now president of The Century Foundation, told CBS MoneyWatch that medical debt “doesn't show whether [someone is] likely to pay their mortgage or other debts.”

The court decision effectively slams the door to that reform.

According to the Peterson-KFF Health System Tracker, nearly 20 million adults in the U.S. owe medical debt, with a total estimated at \$220 billion. Among them, 3 million people owe more than \$10,000. That burden is not shared equally: 13% of Black Americans report having medical debt, compared to 8% of White Americans and 3% of Asian Americans.

Medical debt also disproportionately affects women, people with disabilities, and those living in the South



and rural areas. In addition, more than half of all collection items on credit reports are for medical bills, according to the CFPB.

While private credit bureaus like Equifax, Experian, and TransUnion have taken limited steps — such as removing medical collections under \$500 — consumer advocates note these changes fall short of true relief, especially for low-income households and communities of color.

Medical debt has lasting effects: KFF polling shows people with such debt often cut back on food, clothing, and other essentials, drain savings, borrow from friends and family, or skip needed care entirely. For many, even those with health insurance, a serious illness or emergency can trigger financial ruin.

The Biden administration's now-blocked rule aimed to address this by recognizing that medical debt

is not a reliable indicator of financial behavior and should not influence credit scores. But that rule was effectively frozen after Trump reinstated Russ Vought — a fierce critic of the CFPB — as acting director in February.

Vought promptly issued a directive halting new rules and investigations, leaving the agency in a state of paralysis. With 20% of Americans having at least one medical debt collection on their credit report, and with Black communities most likely to carry that debt, the ruling stands as a glaring example of policy decisions with racial and economic consequences.

States like Colorado and New York have taken steps to protect consumers, but without federal backing, millions remain exposed. “There are a lot of flaws in our medical billing and reporting system, and it lands in the consumer's lap,” Margetta Morgan said.

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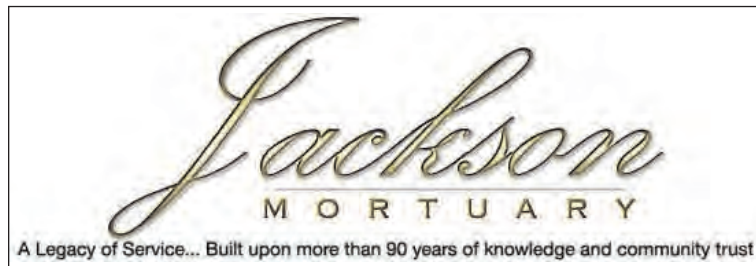
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**Timothy Powell Jr., 89**

May 1, 1936 - July 20, 2025  
Graveside Service will be held at 1 pm on July 29, at Winfield Veterans Cemetery, 1208 N. College St., Winfield, KS

**Willie B. Taylor Sr., 91**

February 1, 1934 - July 19, 2025  
Service will be held at 11 am on Aug. 9 at North Ash Church of Nazarene, 1245 N. Ash

**Althea V. Smith-Clark, 70**

August 28, 1954 - July 14, 2025  
Service will be held at 12 pm on August 2 at Jackson Mortuary Chapel, 1125 E. 13th St

**Celestine Snell, 94**

June 6, 1931 - July 11, 2025  
Service was held July 19 at New Salem Missionary Baptist Church

**Peggy L. Lawrence, 76**

January 30, 1949 - July 10, 2025  
Service was held on July 21 at Kechi Cemetery.

**Jovita Jones, 82**

August 17, 1942 - July 7, 2025  
Service will be held at 11 am on Aug. 1 at Jackson Mortuary Chapel, 125 E. 13th St

**Fees, from Page 6 ↓**

- Demands permission for bathroom and meal breaks
- Disciplines drivers through progressive systems

Unlike Uber or Lyft drivers who can decline rides and set hours, IRIS drivers face termination for refusing assignments.

Hall estimates he's lost thousands in unpaid overtime.

"Do you have any idea what a difference even \$1,000 in overtime pay each year could make in my family's life?" says Hall. "It would take away a lot of stress and pressure."

**A Familiar Pattern**

This isn't zTrip's first time in court over worker rights. Fifteen years ago, the U.S. Dept. of Labor sued a Kansas City rideshare company with some of the same management for denying overtime to drivers working municipal contracts.

The lawyers call zTrip's violations willful, given this history. That

could mean bigger penalties under federal law.

The lawsuit notes that zTrip was recently valued at \$251 million. Hall sees the contrast between company profits and driver struggles.

"zTrip can afford to pay its drivers a dignified wage without running us into the ground," says Hall.

**The Stakes**

Through the lawsuit, Mohamed and Hall hope to make right the issues they've faced while driving for IRIS.

The drivers are seeking:

- Back wages for all hours worked beyond 40 per week
- Return of unlawful fee deductions
- Double damages for willful violations
- Attorney fees and court costs
- An end to the company's alleged illegal practices

"Throughout our history, greedy corporations have denied workers the most basic protections," Hall

says. "In the 1930s, workers went on strike; some even died fighting to win overtime protections in the law."

The lawsuit represents part of a broader organizing effort. IRIS drivers went public last October with their campaign for better wages and working conditions.

Hall dreams of someday owning his own home. But under the current system, even that modest goal feels out of reach.

"I'd like to have my own house someday, but it's hard to even dream of that foundation with the way zTrip treats us," says Hall.

Now he's taking his fight to federal court, hoping to break free from a system he says was designed to trap drivers — while taxpayers unknowingly fund their alleged exploitation.

"Today, IRIS drivers are continuing that legacy," Hall said. "We won't stop until we win what we are owed and end the company's abusive practices once and for all."

# Select Community Calendar

There are more events online @ [communityvoiceks.com](https://www.communityvoiceks.com)

**WICHITA****Sat., Aug. 2 @ 10 am - 2 pm: Community Block Party & Scholarship Cook Off.**

The Center 1914 E 11th St N. Bring your family, your appetite, and your community spirit for a day filled with: Live music & entertainment Kids' Zone with games and bounce houses Local vendors & ministries \$5 BBQ Tasting Kits The Ultimate Cook-Off - Chicken, Ribs, Beef, and Dessert! Hosted by The Center, Iasis Christian Center, and the Greater Wichita Ministerial League. Free

**Sat., Aug. 9 @ Noon - 5:00 pm: WINGAPALOOZA Wichita.**

Intrust Bank Arena, 500 E Waterman. Wingapalooza Wichita! Enjoy all-you-can-eat wings from more than 20 restaurants and local chefs who will be competing for the best chicken wings in Wichita! COST

\$38.10+

**Thu., Aug. 14 @ 10 am - 11 am: Home Repair Information Session.**

Wichita Habitat for Humanity 2200 Opportunity Dr. Habitat's Home Repair Program partners with income-eligible homeowners experiencing critical interior and exterior issues that threaten the health, safety, and accessibility of their homes. Free

**KANSAS CITY****Thu., July 31 @ 7 pm - 10 pm: Big Ocean Splashes into Kansas City!**

Gem Theater, 1615 East 18th Come see the first Deaf Kpop group right here in Kansas City at the Gem Theater All ages event! Seated venue. Children under 13 get in free with paid adult ticket. COST: \$55+

**Fri., Aug. 1 @ 4 - 10 pm / Sat., Aug. 2 @ 10 am - 10 pm**

**/ Sun., Aug. 3 @ 10 am - 7 pm: Kansas City Black Expo**  
Swope Park Bandstand, 4177 Pavilion Road Experience culture, commerce & community at the Kansas City Black Expo —network, shop, and celebrate Black excellence!

**Sat., Aug. 2 @ 1 - 9 pm: Rock N Ball Celebrity Charity Basketball Game; Back 2 School Jam.** orth Kansas City YMCA, 1999 Iron St, North Kansas City. Comedians & Personalities In Kansas City Are Coming Together To Not Only Play Basketball But To Give Back To The Kansas City Area

**Sat., Aug. 2 30 - 11 pm: Queer Narratives Festival 2025.** Zhou B Art Center Kansas City 1801 East 18th St. 6th year of the annual community funded Queer Narratives Festival, a night of celebration for queer history in the making!

**Sat., Aug. 2 @ 8 pm - 1 am: Cigars For A Cause.** Classic Blends Cigar & Coffee Lounge 2425 Burlington St. Join us for a cigar fundraiser supporting Faces of the Future—empowering youth in KC with mentorship and leadership opportunities. \$50, includes complimentary cigar, drink ticket, and delicious appetizers.

**Sat., Aug. 9 @ 3 pm - 12 am: Heart of America Hot Dog Festival** sponsored by

the Negro Leagues Baseball Museum. More details online.

**Sat., Aug. 16 @ 10 am - Noon: S:CP 2025 - Kansas City Jazz Alive** 18th and Vine Walking Tour, 1616 East 18th St, Kansas City, MO. Join us for a walking tour of one of Kansas City's most historic neighborhoods; 18th & Vine Jazz District!

**Aug. 16 @ Noon - 9 pm: 816 & All That Jazz** - The Official 816 Day Celebration, Power and Light District, 50

E. 13th St, Kansas City, MO. Kansas City's biggest free celebration of itself! Showcasing some of its most amazing food, art, music, and entertainment. Vendor market, block party, Back 2 School Kids Zone, live entertainment, dance competition, 816 art walk, and food trucks galore.

**Post your event online at <https://www.communityvoiceks.com/submit-community-events/> It's FREE!**



# VIBRANT VOICES

A Special Publication for Seniors



## Great Ideas for Organizing Your Refrigerator

By Bonita Gooch  
Editor-in-Chief

Hopefully you have a better system than most people, who not as frequently as they should, find their way to the back of their refrigerator, and pull out a dish of mold-covered something that they can't recognize or remember. But that seems to be the standard for refrigerators: messy and confusing.

However, with a trip to the supermarket teetering between depressing and down right sad, finding ways to reduce food waste is a must and eliminating refrigerator waste is an excellent starting place.

So, we searched the web for ideas on how to organize your refrigerator and here are some of the best:

**A Lazy Susan** – it's an idea that I'm effectively using to organize toiletries in my bathroom, so it made sense that it would work in a refrigerator. The turntable helps keep things from getting lost in the back and allows for easy access. You could use it for drinks – juice, milk, creamers, or for small containers of leftovers. You'll always know where to find them.

See IDEAS Page 15 →

# The Grandmother of KC Tenants: Diane Charity's Lifelong Battle for Justice

In her 70s, the KC Tenants leader remains one of the area's most recognizable housing advocates.

By Thomas White  
Kansas City Reporter

Diane Charity learned street-level advocacy in 1962 at the age of 12.

It was the Civil Rights era, and her grandmother “vol-un-told” her to canvass door-to-door with Kansas City's powerful, political-action group Freedom Inc.

“We learned how to talk to people about who to vote for,” Charity says. “We learned how to build relationships.”

Charity – who turns 75 this year – continues that fight. What began with her grandmother was ramped up when her teenage son was shot and further evolved into co-founding KC Tenants, a grassroots organization that has grown from 12 original members to 10,000 and reshaped Kansas City politics.

### A Mother's Turning Point

In 1991, Charity's 14-year-old son was walking through a park when two teenagers shot him in the stomach. He survived, but worried neighbors began calling.

“I ain't moving,” said Charity. “I'm gonna start straightening this [expletive] up.”

Charity began working to make her neighborhood safer. She started with the drug dealers living next door. They were undeterred by the police, so Charity tried another tactic.

“I called these kids and said if you don't stop, I'm gonna call your mama,” says Charity.

Within a week, they weren't causing any trouble.

### Building Experience

For the next several decades, Charity worked multiple fronts, advocating for civil rights, political power and housing issues, including and active role fighting for tenants rights as a member and president of the Parade Park Homes Board of Directors. She served stints as neighborhood association president in Manheim Park despite being a renter in a homeowner-dominated space. She did community outreach for a number of organizations, including Aim4Peace, and worked for the city planning department, conducting assessments.

The experiences revealed systemic inequities. In her own neighborhood, 78% of residents were renters with no voice in neighborhood decisions.

“Tenants don't feel welcome, even if they've lived here 20 and 30 years,” Charity observed.

### Data Meets the Experience

On her birthday in 2018, Charity attended a health department meeting about evictions. The presenter was Harvard-educated researcher Tara Raghuvver, whose data



revealed that Kansas City's typical eviction victim was a 49-year-old Black woman living east of Troost.

“Everything I'd been screaming about for 40 years about housing, she had in data,” said Charity. “Data is the language of today.”

The veteran organizer and young researcher later connected over lunch, bridging lived experience with academic findings. Their partnership – along with co-founders Brandy Granados and Tiana Caldwell – would soon reshape Kansas City's power dynamics.

### KC Tenants Emerges

In February 2019, 12 people gathered for the first KC Tenants meeting. Charity brought decades of organizing wisdom, while Raghuvver contributed research and strategic vision.

Today, KC Tenants is a grassroots multiracial coalition of renters that has become one of the most powerful tenant unions in the Midwest.

The organization operates on the principle that “the people closest to the problem are closest to the solution” and has

become a national model for tenant organizing, advising 50+ similar groups across the country.

The group uses a combination of direct action, policy advocacy, and electoral organizing to fight for renters' rights. Charity calls the organization's results-driven tactics “going from green to red” – polite requests before direct action.

“Before we raise hell, we ask nicely,” says Charity. “When they dismiss those emails and calls, then we escalate.”

Their tactics have worked. During COVID-19, when a Jackson County judge ignored the federal eviction moratorium, KC Tenants shut down eviction court. The group has since advocated for and helped get passed a comprehensive Tenant Bill of Rights, secured free legal representation in eviction court for Kansas City tenants, and elected tenant-friendly candidates to the city council through the organization's political arm, KC Tenants Power.

### Still in the Fight

Charity remains one of KC

See CHARITY Page 15 →

**SOLUTIONS**, from Page 16 ↓

retirement account, or insurance policy. For example, if you take out a home equity loan to consolidate debt, then your home would secure the loan.

Although similar to a debt management plan in that you have one payment and hopefully at a lower monthly rate, debt consolidation is something you set up and manage on your own. Because of that, sticking to the plan is also totally up to you. If you need lots of structure, this might not be for you.

Debt consolidation could help improve your credit score if you reduce your credit utilization ratio.

**DEBT SETTLEMENT**

Debt settlement utilizes a different strategy. When you settle debt, you're effectively asking one or more of your creditors to accept less than what you owe — known as a discounted payoff (DPO). If you and your creditor(s) reach an agreement, then you will pay the settlement amount in a lump sum or a series of installments.

The advantage of debt settlement is that you can eliminate debts without having to pay the balance in full. This may be an attractive alternative to bankruptcy, although it will also have a damaging effect on your

credit history.

Keep in mind that creditors are under no obligation to enter negotiations or accept your offer. Additionally, offering a settlement requires you to have cash on hand to pay agreed-upon amounts. If you don't have the cash to negotiate with, then seeking a debt consolidation loan may be the better option.

Typically, creditors will only consider debt settlement for accounts that are significantly past due. Therefore, if you're still current on your balances, then this may not be an option. However, if you're not already behind on your payments, this isn't a reason to fall behind. Instead consider a consolidation or management program.

After a debt is settled, it's gone — the remaining balance is wiped clean. However, with unsecured debts such as credit cards, you risk having your account closed completely after the settlement is made because the lender will not want to continue to grant you credit. This, along with any late payment history associated with the account, could cost you credit score points.

If you aren't comfortable with negotiating debt settlement on your own, then you can hire a debt settlement company to do so on your behalf. Be aware that this will likely involve paying a fee, and can take

years to complete. Contact the Federal Trade Commission or the National Consumer Law Center for free information on debt negotiation and debt negotiators.

**CREDIT CARD HARDSHIP**

Hardship programs aren't widely advertised — not all issuers offer them — and enrolling in one may still have consequences for your account and your credit scores. But if you need help, it may be an option.

A credit card hardship program is typically a payment plan that you negotiate with your card's issuing bank. The bank may waive fees and/or lower interest rates over a specific time frame — often a short-term period such as three months or longer.

Terms vary depending on the financial institution, the circumstances of your hardship and the deal you agree to.

Note that different kinds of hardship programs exist for different products, including mortgages, student loans, personal loans and more. Banks may even refer to them by different names such as an "assistance program" or a "hardship case," for example.

**Circumstances That May Qualify For A Hardship Program**

Every hardship is taken on a case-by-case basis. Some examples of hardships that

might qualify include: a pay cut, unemployment, serious illness, family emergency, divorce or natural disaster.

**How to Apply for a Hardship**

Before you call your lender, do a revised budget and make sure you clearly understand how much you'll be able to pay. Then call the number on the back of your card and tell them you want to talk to someone about a hardship case.

They'll probably transfer you and it may take a while to work through this once you get someone on the phone, but be patient and polite.

Most of all, make sure you only agree to something you can afford. If it doesn't work for you, agreeing to their offer is a bad move. Look at other options.

In addition to meeting hardship requirements, you might have other hurdles to clear, depending on the issuer, such as:

Proving your hardship, which may require documentation.

Meeting with a credit counselor or completing a debt management program.

Signing an agreement.

Setting up automatic withdrawals from your bank account.

**Sources:** *NerdWallet*, *Bankrate.com*, *CNBC & CBS*

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 Ascension Living

**HOPE**



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\*To be eligible, household income must be below 200% of the federal poverty level based on household size.

### IDEAS, from Page 13 ↓

**Small sheet pans** – This is an idea I remember seeing when I worked fast food back in the day. Small rimmed baking pans like ¼ or ½ sheet pans can help divide your shelves into zones and make it easier to pull items out. I'd suggest putting like items or project-related items together on a pan. For example, put things you need to make a sandwich – like deli meats and cheeses – on

one tray. How about a breakfast food tray, pull out all of the things your family members grab for break on one tray and let the last eater easily load them all back into the fridge.

**Clear bins** – If you don't like the sheet pans, try clear bins. They're useful for smaller loose related items. The important thing here is clear, so you can see what's in them.

**Stackable food-storage containers** – The ability to stack them goes a long way to

helping organize your refrigerator. Also, consider clear containers so you can see what's in them.

**Painter's tape** – Still not sure what that item is in the back of your freezer? It wouldn't be a problem if you had labeled and dated it. That works particularly well in the freezer, but it also helps family members recognize food in the fridge.

**A white board or notepad** – To keep track of what needs to be used up in your fridge and freezer, write it all down on a white board or paper notepad.

Look for a simple magnetic option and stick right on the fridge.

**Set Up a Reorganization Plan** – This may require a small investment, but you can also work with what you have. I converted a square baking pan to catch the loose items I use for my morning yogurt and/or smoothie mash. I can't tell you how much it's helped. No more digging around looking for all the items. I just pull them all out at once, and even though it's just the one change I've made so far, I can see and feel the difference.

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Michael Hylton & Shelby Gaither

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### CHARITY, from Page 13 ↓

Tenants' most recognizable faces. She serves as board secretary and attends weekly meetings, mentors younger organizers, and wears the signature yellow shirts – her favorite color – that symbolize tenant power across Kansas City.

“Oh, God, here comes the

yellow shirts,” Charity laughs, mimicking officials' reactions. “Then I act grandmotherly and say, ‘Hi baby, how are ya?’”

From a 12-year-old canvasser to a co-founder of the Midwest's most powerful tenant union in her 70s, Diane Charity proves that age amplifies rather than diminishes the power to create change.



## Your Caregiving Journey: Navigating relationships, resources, and respite.

Join AARP Kansas and the Central Plains Area Agency on Aging for a day of workshops and resources focusing on self-care, best practices, and networking with other caregivers.

### 2025 Caregiver Summit

Wednesday Aug. 27, 9:30 a.m. – 2 p.m.

Registration URL: <https://events.aarp.org/EvWBa9>



Central Plains Area Agency on Aging  
Butler, Harvey & Sedgwick Counties

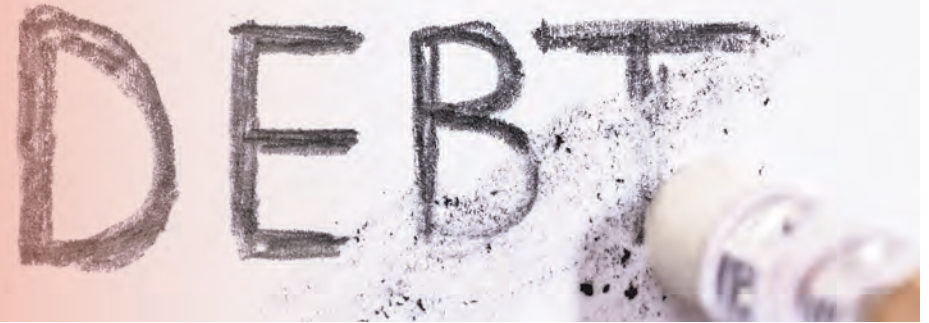
/aarpKS @aarpKS

## In Your Community



# VIBRANT VOICES

A Special Publication for Seniors



ANDREY POPOV

## Finding Solutions for Overwhelming Debt on Social Security – or Other Limited Income

Let's be real! Making a social security check stretch to the end of the month is tough.

### By The Voice News Service

Even though this article is written with seniors in mind, they're not the only ones having problems getting by financially, let alone having enough money to build an emergency fund or to stash money away for a small get away.

However, small increases in social security payments that don't match rapidly increasing prices, has too many seniors leaning on all kinds of debt to make ends meet. Easy to obtain credit card debt, with high interest rates, and minimum payments options, has balances booming and no realistic way for seniors – and others – to ever pay them off.

If you're in this situation, you may be wondering, "is there any way to get some relief?"

Yes there are a number of programs out there designed to help those burdened by death, but be careful, there are a lot of scammers out there who will take advantage of you, take your money, and do absolutely nothing that helps.

First lets begin by describing legitimate debt relief programs and how they work.

**Debt management:** Working with a credit counselor, you create a debt management plan, that rolls multiple credit card bills into one monthly payment with lower interest rates and fees.

**Debt consolidation:** When you consolidate your debt, you'll typically take out a new loan at a lower rate to pay off your existing credit card debt.

**Debt settlement:** Debt settlement programs (also known as debt forgiveness programs) negotiate with creditors to reduce your overall balance, typically by 30% to 50%.

**Credit card hardship programs:** Many credit card companies offer hardship programs

that can reduce or suspend payments for a set period or temporarily lower your rate and fees to make your card debt more affordable.

Here's a deeper dive into each of these programs.

### DEBT MANAGEMENT

A debt management plan is a type of financial product offered by credit counseling agencies that can help you pay off unsecured debts, like credit cards and personal loans. Secured debts – such as mortgages or car loans – and student loan debt aren't covered.

A debt management plan lumps your debt payments into a single payment, reduces your interest rates and gives you a structured path to pay off the debt over three to five years.

### How Does a Debt Management Plan Work?

Once you enroll in a debt management plan, a credit counselor will contact each creditor to notify them of your debt management plan and make itself the payer on your account. The counselor may seek concessions from each creditor, which can include lower interest rates and monthly payments or no late fees.

Each month, your payment will go electronically to the counseling agency, which then pays your creditors on your behalf.

You'll likely pay an enrollment fee as well as a monthly fee for each credit account in the plan. Fees vary between agencies, but they typically range from \$25 to \$40. Even with fees, your overall monthly payment should be lower.

As part of the debt management plan, you'll need to close any enrolled credit accounts, though you may be able to leave

one account open for emergency expenses. You won't be able to open new lines of credit while you're enrolled in the plan.

### Where to Get a Debt Management Plan

Debt management plans are offered by credit counseling agencies. Look for an agency that's a nonprofit and accredited by the National Foundation for Credit Counseling.

Expect a credit counselor to go over your financial situation thoroughly and to discuss several options, not just a debt management plan. Don't feel pressured to sign up the same day any program is offered. Take time to think about it.

### DEBT CONSOLIDATION

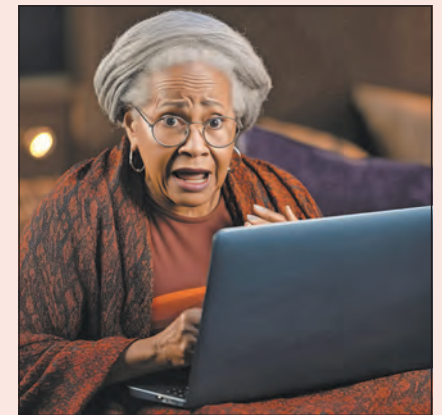
Debt consolidation is a process in which you combine multiple debts into a consolidation loan. This is a single loan that rolls all of your prior debts into one loan, resulting in one monthly payment at one interest rate.

Consolidation loans are offered through banks, credit unions, and online lenders – and all of your debt payments are made to the new lender going forward.

Consolidating debt in this way can relieve the stress of having to juggle multiple debt payments each month. A consolidation loan may result in a lower total monthly payment or a lower average interest rate on your debt. Whether you're able to save money on interest over time may depend on the length of the loan repayment term and/or whether you pay any fees for the loan, such as application or origination fees.

A debt consolidation loan may be secured or unsecured. Secured debt consolidation loans require you to use one or more assets as collateral, such as your home, car,

See **SOLUTIONS** Page 14 →



## Can You Qualify for Credit Card Debt Relief While on Social Security?

Being on Social Security doesn't automatically exclude you from credit card debt relief programs.

Most programs assess two key factors: 1) your ability to demonstrate genuine financial hardship and 2) your capacity to make payments toward a solution.

Social Security recipients often easily meet the hardship requirement, as fixed incomes that don't keep pace with inflation create clear financial strain. The payment capacity requirement, however, can be trickier to navigate.

Debt relief providers will typically assess your monthly income and expenses to see if you can afford the payments required to qualify for the options available to you. If they find that you have enough room in the budget to afford those payments, you can typically qualify to enroll.