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NINE DIGITS AWAY

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Building credit starts with something many Hispanic immigrants don't have.

Leaving the game he loved

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About Us

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Corrections

Jamie Barnhill is married to Carol Barnhill. A Dec. 2015 story misnamed Jamie's wife.

Nine digits away

LIFE WITHOUT A SOCIAL SECURITY NUMBER OFTEN TIMES MEANS LIFE WITHOUT BASIC NECESSITIES.

By Zoe Schaver

When Erika Campos left Venezuela in 1994, she was a 21-year-old with a degree in international business under her belt. She didn't expect to stay in the United States for long — just long enough to learn English for her future career.

Leaving her parents behind, she came to the U.S. as an undocumented student in community college in Durham, which cost her \$1,500 every three months in addition to living expenses. Campos paid her way by baby-sitting and cleaning houses. She couldn't afford a car, so getting to classes and work was tough.

Meanwhile, the political landscape in Venezuela was worsening. A 1992 coup d'état by Hugo Chavez and his supporters had resulted in several years of civil unrest and political confusion. The possibility for Campos to build a stable career in her home country began



Zoe Schaver | Staff

Erika Campos moved to the U.S. in 1994.

to disappear.

"My mother said, 'If you can stay, you should because things here are not getting better. If you leave, it's going to be hard for you to get back to the United States,'" she said.

So Campos stayed. She missed her parents back home, and since she was unable to get approved for a student visa, it didn't get any easier for her to pay for school and live comfortably.

After several years of hardship, she met her future husband, Mario, an immigrant from El Salvador who, along with his mother, had been granted asylum from the United States due to El Salvador's civil war. The two dated for a year before they were married.

"When I met him, he was already a citizen," Campos said. "It sounds sad to say it, but people will say, 'Did you get married to get your papers?' and I will say, 'Yes, I'm not going to lie to you. If you were in my situation, what would you do?' I was already 26, 27 years old. These things had to be done."

Marrying her husband got Campos one thing that she says changed her life: a Social Security number.

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For many Americans, a Social Security number is a possession owned from birth, a set of nine digits memorized early in life and then placed on the backburner until there's a form to fill out. But for many Hispanics, those nine digits are the only thing standing in the way of building a life for their families. Without one, it's much harder to get a home, a car, insurance and even a bank account.

North Carolina has one of the fastest-growing populations of Hispanics in the country. The rate of homeownership for Hispanics in the state is 43 percent, compared to 74 percent for non-Hispanic whites and 48 percent for non-Hispanic blacks, according to the Pew Research Center.

The same report shows that 71 percent of foreign-born Hispanics in the state lack health insurance, compared with 18 percent of native-born Hispanics and 12 percent of whites.

A major factor in those disparities are the policies of major financial institutions, said Silvia Rincon, spokeswoman for North Carolina's Latino Community Credit Union. Most banks use customers' credit scores to determine their interest rate, charging up to 30 percent interest or more on loans to anyone with an undesirable score.

“For people that don't have the necessary documentation, they're so exposed to predatory lenders that perpetuate the poverty cycle.”

Silvia Rincon, credit union-spokeswoman

Many undocumented or recently immigrated Hispanics and Latinos, Rincon said, have either a poor score or no score at all. They often pay for necessities in cash, which doesn't establish a credit history. The types of payments low-income people are likely to make — such as cell phone and rent payments — generally aren't considered when financial institutions determine a person's credit score.

According to a May 2015 report by the Consumer Financial Protection Bureau, about 11 percent of American adults, or 26 million people, are credit invisible, meaning they have no credit history on record with any major credit-reporting company. Hispanics are more likely to fall into that category than blacks or whites.

Though lending standards have been strict in the U.S. since the financial crisis of 2008, Rincon said many Hispanics



Photo courtesy of Erika Campos

Erika Campos married her husband after years in the U.S. She is now a mother to three children.

end up paying more because they have not established credit. For example, someone unable to create a bank account might use check cashing services, which often take a percentage of each check that's cashed. Or if a person with bad credit has to buy a car for work, they might pay up to 30 percent interest or more.

“For people that don't have the necessary documentation, they're so exposed to predatory lenders that per-

petuate the poverty cycle,” Rincon said. “Being excluded from opportunities is very expensive.”

Today, Campos and her husband have three children: twin daughters Alejandra and Isabella, 11, and Luis Mario, 12. Campos also has a 17-year-old stepdaughter, Kierra, who lived with the family for 15 years before moving to live with her mother.

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Campos is just a couple of classes away from an Afro- and African-American and Diaspora Studies degree from UNC-Chapel Hill, after taking just one class per semester for several years. A highly engaged student, she often speaks up in class and stays after to talk with her professors. When she speaks, she's animated and passionate, especially about issues of social justice.

Someday, she says, she hopes to do Latino advocacy work in the public health sector.

Campos has worked for seven years at UNC Hospitals doing field research and outreach for an obstetrician-gynecologist, which she says brings her into the homes of many low-income people, many of them Hispanic.

"Social Security, believe it or not, is a big component for everything you need to get here. For the Hispanic community, it's just — can you just allow them to have that, and then you will have less of a problem?" she said.

"These people save money. If they want to buy a house, they work two, three jobs. That will help your economy."

When Campos was first living in the United States, she was able to get a driver's license, though she couldn't afford a car. Today, a Social Security number is required even for that.

"It is way harder now," she said. "Before, I think I was lucky that I didn't

have to go through so many steps. They were more flexible, they were more open."

Erica Sosa volunteers for El Centro Hispano in Carrboro, a Latino advocacy organization. She is a legal immigrant, but her credit score isn't very good because she doesn't make much in income, and she often pays bills late because she doesn't have the money.

Sosa, a single mother who is not yet completely fluent in English, said her situation has gotten worse since the father of her children was deported and can no longer pay child support.

"I don't have any other support," she said.

The Latino Community Credit Union, Rincon said, tries to help immigrants like Sosa begin building wealth despite their situation. The LCCU was founded in the early 2000s after a rash of burglaries in Hispanic homes, where families often stored their assets in cash.

The bank began providing loans at a flat interest rate regardless of credit score and accepting members who didn't have Social Security numbers.

Today, the bank has ballooned to 11 total branches and serves 60,000 members in North Carolina, 90 percent of them low-income.

“

They see it, they know it, they see the racial problems.

”

**Erika Campos,
UNC-Chapel Hill student**

"It's funny because what we have done is shown a lot of success," Rincon said. "When we compare with other financial institutions — our collections rates are really low, meaning our members pay our loans. They pay on time, they pay well."

According to LCCU's 15-year financial report, their members' repayment rate on loans is 99 percent.

José Luna works for Banco de la Gente (The People's Bank) in Raleigh, a small bank tucked in a strip mall next to a Gamestop and a Starbucks that provides services much like LCCU's. Luna said most banks are afraid to take on the risk they see in providing loans to undocumented immigrants.

But, he said, those fears turn out to be mostly unfounded.

"They have a flight risk. You give an illegal immigrant a loan, and he takes out that whole loan — there's a possibility he'll leave the country and never come back," Luna said.

"But most of the time, people try to get mortgage loans because they want to establish something here."

Campos said her conversations with people have shown how big a toll it takes on people to be living in the United States but be kept from buying a home or a car and building a life here.

"A lot of these people who would usually never drink and never use drugs — when they're here by themselves, they start using drugs," Campos said. "They miss their family, and what are they going to do? They're going to drink or use drugs to not remember their family."

Campos herself, who has been separated from her parents for more than two decades, said it's even harder to be away from home when you don't feel accepted in the United States, either.

"They see it, they know it, they see the racial problems," she said.

As a legal immigrant and now that she is married with a family, Campos reaches out when she sees someone struggling.

Sometimes that means allowing someone to register a car under her or her husband's name, despite the insurance liability.

She remembers what it was like when financial security and a stable family life were just nine digits away.

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leaving the game he LOVED

By Kevin Mercer

Curtis Benson was trying his best to defend the net, playing goalie for his Raleigh Youth Hockey Association Junior Hurricanes travel team, when he collided with a swarm of bodies in front of him. Later that day, he took to the ice rink again, where he was bumped some more.

A day and a half after the original collision, Benson went to the emergency room, and soon after, he was escorted to a concussions clinic. He later learned his fall from the collision had resulted in a concussion.

"I didn't actually mention anything to my coach because I just kind of tried to shake it off," he said. "I definitely felt pressure from (my) teammates and coach wondering when I would be able to get back."

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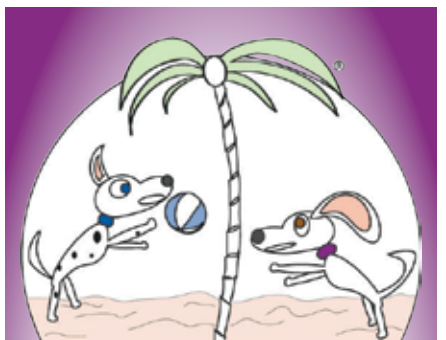
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It was the first of four concussions he would sustain during high school — two playing hockey, one in a car accident and one snowboarding.

Benson, now a sophomore chemistry major at UNC-Chapel Hill, continues to grapple with the consequences of his head injuries.

“I struggle remembering things and memorizing things in school,” he said. “I lost a few IQ points, I think, after a couple of them.”

As many as 3.8 million concussions happen each year as a result of sports and other recreational activities. A study from 2001-09 by the Centers for Disease Control and Prevention showed that over 173,000 children under the age of 19 were treated for concussions in emergency departments each year.

Doctors and researchers have only recently learned of the sometimes horrific effects that concussions can cause. And with this new awareness, some athletes, like Benson, are faced with a tough decision: Play through the pain and risk further injury, or leave behind the game they love.

'SORT OF LIKE SNOWFLAKES'

Benson lived for moments on the rink when his team was behind, when he would make a big glove save or when he would dive across the net to deflect

the puck.

Though Benson aspired to play in the National Hockey League, he decided to end his hockey career after his third concussion when the doctor told him he would face the possibility of further concussions and permanent damage to his brain.

“I kind of went back and forth about it,” Benson said on the decision to quit the game he had started playing in middle school.

“(Playing professionally) was something I had been working for for a long time, so I was really wanting to pursue that, so when the third concussion happened, I realized that pursuing that (wasn’t) worth my own health,” he said.

Several studies have been conducted to learn more about concussions and their effects.

Kevin Guskiewicz — who has experienced three concussions himself — is one of the leading researchers on the subject. He has worked with the Pittsburgh Steelers of the National Football League and with UNC-CH as an athletic trainer since 1995.

“Concussions are sort of like snowflakes — that there are no two alike,” he said. “You and I could have a concussion on the same day from the same mechanism, and we can respond very differently in terms of what we



Photo courtesy of Curtis Benson

Benson makes a save, playing goalie for his travel team. He once aspired to play professionally.

experience.”

A concussion — which is derived from the Latin word *concutere*, meaning to shake violently — occurs when the brain smashes against the skull after a whiplash-like motion or a blow to the head.

Guskiewicz said the symptoms can vary, but there are a few telling signs: recurring headaches, dizziness and blurred vision.

Benson would add sensitivity to light and sound, nausea and trouble sleeping to his list.

“It kind of feels like if you just put one hand on one side of your head and

one hand on the other side to squeeze,” Benson said. “That’s kind of how it feels for the first couple of weeks, at least.”

HEIGHTENED CONCERN

Many people erroneously believe that a loss of consciousness is necessary for a concussion. Benson’s third concussion, in a car accident, didn’t cause him to lose consciousness. His teacher noticed he wasn’t thinking normally after he got to school.

“I arrived late, and they knew I was acting strange because we were talking about politics in French, and I was

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talking about how I liked cupcakes in French,” Benson said.

High school women’s soccer has the third highest concussion rate, coming in behind only football and Benson’s sport, men’s ice hockey.

At least 50 youth football players from 20 states died or had serious head injuries resulting from hits to the head since 1997, according to The New York Times.

The movie “Concussion,” which opened in theaters on Christmas Day, has brought even more national scrutiny to the subject. But Guskiewicz said the movie was sensationalized, and many American parents are overreacting to the recent condemning evidence.

“There’s no concussion crisis in America,” Guskiewicz said. “There’s no more concussions occurring today than there were 10 or 15 years ago. It’s just that there’s been this awareness created.”

Benson said when he sustained his

first concussion, that level of awareness didn’t exist.

Luckily for him, his primary care doctors had also served as concussion specialists. They had a concussion test ready for him: There were drawings, number matching exercises and color associations to test his memory. For the first two weeks, he was only doing puzzles and napping — anything to avoid cognitive stress. He was out of hockey for three months. Gradually, Benson became more active until he was functioning at the level he had been before. He thought he was ready to compete again.

CHANGING THE NARRATIVE

Benson endured two months of throbbing migraines and haziness after his first concussion because he didn’t initially allow his brain time to rest.

Michelle Wood, a coach for 23

years and currently the volleyball and women’s basketball coach at East Chapel Hill High School, said the concussion-testing process is evolving to mitigate these sorts of delays in treatment. Athletes’ scores are compared to their previous results, so doctors can see large differences in cognition, and they don’t waste time researching scores considered normal for a given age range.

Still, Scarlett Steinert, the director of healthful living and athletics for Chapel Hill-Carrboro City Schools, said more money needs to filter toward concussion awareness and education in middle school and high school sports.

“Money would help hire more coaches, more eyes,” she said. “I know there are school districts (that) can’t afford refurbishing of helmets, refurbishing of new equipment or as much safety equipment as you need for a sport like lacrosse or those kinds of things.”

Each school in CHCCS employs only one athletic trainer, who does not specialize in any sport.

Bernard Leach, the athletic supervisor for the Chapel Hill Parks and Recreation Department, said the department has only been cautious of concussions for two to three years. In the seven years the department has operated a football league, Leach said there have been no reported concussions. The department has no

written policy about concussions. “We make sure that our equipment is

“*I lost a few IQ points, I think, after a couple of them.*”

Curtis Benson,
UNC-Chapel Hill student

in perfect working condition and safe,” he said. “We encourage our coaches or instruct our coaches to teach proper tackling techniques.”

Leach said coaches and parents are told what to do if an athlete exhibits any concussion-like symptoms and that permission from a doctor is required before a young person can return.

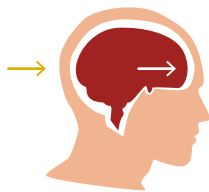
Benson hadn’t immediately sought out such treatment, exacerbating the symptoms of the head injuries affecting his life today.

He doesn’t play sports anymore. He sometimes can’t handle concerts or loud rooms. He experiences recurring migraines.

When Benson watches goalie highlights of teams like the Carolina Hurricanes, he sometimes has a strong urge to get back on the rink. But then he sees a big hit:

“It actually kind of makes my head hurt thinking about it.”

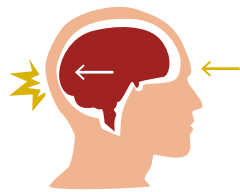
Physics of concussions



The head is moving and then stops abruptly.



The brain compresses into the skull.



The brain compresses again as it rebounds.

Graphic by Aileen Ma

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Calendar of Events

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301 Little River Park Way Rougemont, N.C.

Children ages 2 to 5 can come search the park for sounds and practice making their own noises. Children must be pre-registered by calling the park office at 919-732-5505.

Triangle Jazz Orchestra

Feb. 3 | 7:30 p.m. to 9 p.m.
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Owl Prowl

Feb. 5 | 7 p.m. to 9 p.m.
Carolina Botanical Garden

Owls become more vocal in the winter as they return to their nesting sites to find their mates. Participants can listen to and then see an eastern screech owl, barred owl and great horned owl up close. Participants must register through the Piedmont Wildlife Center. The cost is \$15.

Mardi Gras at N.C. Arts Incubator

Feb. 6 | 7 p.m. to 11 p.m.
Siler City, N.C.

Siler City will host its annual Mardi Gras event, featuring music, food and art. There will be a raffle, door prizes and a fortune teller. Tickets are \$40 per adult.

Day Camp Fair

Feb. 6 | 10 a.m. to 2 p.m.
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Valentine's Day Dance

Feb. 8 | 7 p.m. to 9 p.m.
Carrboro Century Center

Come enjoy music and dancing with your friends. Refreshments will be served. The dance is for ages 15 and older. Admission is \$3.

Chocolate Extravaganza

Feb. 13 | 11 a.m. to 2 p.m.
201 S. Estes Dr., Chapel Hill, N.C.

Come learn more about the world's most celebrated sweet treat at Southern Season. There will be samples and tastings in the store and restaurant.

Valentine's Day Nature Walk

Feb. 14 | 9 a.m. to 11:30 a.m.
301 Little River Park Way, Rougemont, N.C.

Spend your morning walking the trails of Little River Park. The informal group walk will begin at the Large Shelter. The walk is free and no registration is required.

Revolutionary War Living History Day

Feb. 20 | 10 a.m.

This event will remember the British General Charles Cornwallis' occupation of Hillsborough in 1781. It will include spinning and weaving demonstrations, children's activities and performances by Carolina Colonial Dancers.

Chopped! Kids Cooking Program

Feb. 11 | 4 p.m. to 5 p.m.
Orange County Public Library

Children in grades 4 to 6 are invited to practice their cooking skills. Participants will have a mystery bag of supplies that they can whip into a culinary treat. For more information call 919-245-2525.



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A Beginner's Guide to Selling at Auction

NEIGHBOR TO NEIGHBOR

Chris DiGiovanna is the President of Trader Chris Consignments, which specializes in selling valuable collectibles, jewelry, and watches online. He is a Top Rated eBay seller and also teaches classes on eBay locally. Chris can be reached at chris@traderchris.biz

This is the second part of a two-part series on buying and selling at auction for beginners. In this article, I'll provide some guidelines for choosing an auction house.

1. Pros and Cons. Selling at an auction can be a great way to sell an estate or collection quickly, and efficiently. A well-organized auction can attract a lot of buyers and can turn the entire contents of a house or collection into cash with a day or two of sales. If the auction includes items that are rare, valuable, or have interesting provenance (history of use or ownership), then it's possible to exceed the original estimates if a bidding war breaks out. On the downside, most items sold at auction are sold without reserve, meaning there is no minimum sales price

established for an item, and it may sell for much less than you wanted. Larger auction houses may be willing to set a reserve if an item qualifies for one of their specialized quarterly or semi-annual sales, but that means that you may be waiting several months or longer for your item to be listed for sale (and even then, there are no guarantees that it will sell).

2. Understand the fees. Auctions are essentially a form of consignment, but the fees they charge may not always be fully understood by the consignor (seller). An auction house receives a sales commission, a percentage, based on the final bidding price of an item. The consignor's commission rates can vary widely, anywhere from 0% to 40%, and often depend on the value of the items being sold. A second commission called a buyer's premium is charged separately to the buyer. This fee may be anywhere from 10% to 25%, depending on the auction house and the bidding method utilized. Additionally, fees may be charged for services such as pick-up, advertising, appraisals, or even a processing fee if an item fails to sell. Generally, the more valuable an item or an estate may be, the better chance you may have in negotiating a better commission or reduction of certain fees.

3.Reputation. An important consideration when deciding on an auction house is their reputation. Is the staff friendly and knowledgeable? Do they specialize in a particular type of item, and if so, how have their past sales have fared? Are there any reviews/testimonials available from past consignors online or in person? It certainly never hurts to do your homework in this area to ensure that your expectations will be met.

4. Presentation. In sales, presentation is everything. Auctions are no different, and top auctioneers know that. Before the sale, what sort of preview does the auction house provide? Are there photos and descriptions of the items available online, and if so, are they of good quality? Does the auction house only sell locally, or do they accept phone and online bidding as well? How are items presented when they are being sold?

If at all possible, try to attend a live sale before choosing an auction house. You'll get true sense of the staff, their clientele, as well as how things run. Ideally, a sale should run like a well-oiled machine with knowledgeable, friendly employees available to address any questions or concerns. Choose anything less and you're selling yourself short.

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Lessons From the Lottery

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As I write this lottery fever has just passed. The \$1.6 billion Powerball lottery has three winners- one known and two still likely sorting things out. Can you imagine having over \$500 million dropped in your lap? Sure, taking a lump-sum and after taxes you're a little closer to the poorhouse with only \$250 million. But they'll be fine.

Winning the lottery is what we

call "Sudden Money". It's going from Jim and Beth Middleclass to James and Elizabeth Wealthy. You may not feel different but your situation sure has changed. The lottery is just one potential scenario. Maybe you unexpectedly inherit from a wealthy relative or even sell your business (unlocking all that "wealth"). Or, one day you sit down and suddenly realize that all the scrimping, saving and investing over the years has made you wealthy. The game can change dramatically. Let's say you've played Gin Rummy your whole life. You know the rules as well as the strategies to win. You're both comfortable and knowledgeable. But one day you sit down and the others inform you that Bridge is the game of the day. You don't know the rules or the strategies. You're at a big disadvantage and at the mercy of your fellow players. It can be very unsettling.

There are lessons for all of us in the Sudden Money scenario. Money- more money- can do a lot of good. It means no worries about food, clothing, shelter, and good

healthcare. It offers the opportunity to experience and have things meaningful to you but formerly out of reach. It allows you to help others and support causes important to you. Money may not bring happiness but it sure can remove stress. However (you knew that was coming, didn't you), there can be another side of the coin. Life can get more complicated. We all like things simple which makes it harder to accept that sometimes doing things "right" means more complexity. Different tax laws may apply. Estate planning can be much more complicated (can the kids really handle that much money all at once). Investing may be more complicated (maybe overly-so at times in my opinion) and the consequences of poor decisions greater. The potential for lawsuits may increase as you're seen to be the "deep pockets" in the situation. You might even start wondering if people care more about you or your money. Some folks even experience guilt about their good fortune and feel a need to "share the wealth" (even to their detriment). It can be maddening.

The thing is, this is manageable. Lottery officials often say winners should find competent counsel- attorney, CPA, financial adviser, etc. - prior to coming forward. It's a chance to plan before the storm hits. All of us can benefit from that advice - even without winning the lottery. Do you have a financial plan? Are you adequately and properly insured? Is your estate plan up-to-date? Do you have a well-thought-out and executed investment strategy? Are you teaching your children and grandchildren to handle money (maybe yours in the future)? These are things that all of us, not just "sudden money" people, can benefit from. In fact, to some degree we might benefit even more. If they make a mistake they might be just a little poorer and wiser. If we make that mistake it might mean some significant changes in our plans. So let's heed the advice to the lottery winners - find good advisers, make good plans, and execute them before any storms come our way. That way we can enjoy the benefits knowing we've taken care of the rest.

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