

## **Disaster Relief and People in Recovery**

Michael Galipeau with Commentaries from Ryan Hampton and Bill White

My name is Michael Galipeau, and I'm a person in long-term recovery. I'm also a proud small business owner and taxpayer. In 2018, I paid more tax than many large corporations, including John Deere, which has claimed that the federal government owes \$268 million in tax refunds from deductions and various other credits after reporting \$2.15 billion in pre-tax income. This was all before COVID-19 happened. What has happened since is simply hard to believe, so I wanted to share my experience with my fellow Americans.

I remember worrying frantically as my scheduled concert was rapidly approaching. I had a performance scheduled on March 21st for a celebration of the spring equinox, which was a huge collaboration of some of my favorite artists and friends. I remember with a heavy heart having to make the decision to announce to our fans that we were no longer going to be holding our performance, and that our show would be postponed until further notice. I could hardly have anticipated at that time what this would mean for the rest of the season.

I worried for my friends and fellow artists, many for whom there is no alternative for work. Many of whom work on comps and cash payments, have no formal work history, and have informal contractor relationships with each other and within the community. Many of whom work second jobs, like myself, to be able to make ends meet. Between the extremely high rents in New York state, combined with the sudden competition for rent with folks fleeing the city, student loan debt, and daily living expenses, life is extremely hard for a 30-something trying to make it in today's economy. This was of course true long before COVID-19. As a graduate of an accredited school of social work with a full-time job, I have never known a life where I was not living paycheck to paycheck. Student loan debt and debt payments have long been a presence in my life, and having multiple incomes is a necessity, rather than a luxury. With incredibly low salaries and incentives in my field, many service professionals are forced to take on second jobs or open small businesses—small businesses that are not only our source of livelihood, but for many of us, critical to our survival. Then COVID-19 happened.

I remember feeling like I was holding my breath as my roommate moved out suddenly when she could no longer afford to pay rent. I remember the heartache I felt as I heard story after story from my friends who could no longer make ends meet, as online replacements for their work were often insufficient, or in some cases, like my friend who specializes in projection lighting, simply not replaceable. Hearing story after story of individuals in my community struggling, other people in recovery struggling with job loss and isolation, people moving to their cars to avoid eviction, and people simply falling off the face of the earth during the crisis. I can honestly say I don't know what has become of many of the people I worked with for years prior to this crisis. I hope they are okay.

My hopefulness and my practicality are at odds over this point—as I know from working in the recovery field that many of the folks in our community are experiencing addiction recurrence and dying.

So when I heard about the economic stimulus and the disaster loan program I felt a surge of hope. I diligently collected my paperwork, and submitted my information immediately, fearing shortages or program closure. I continued to check the IRS website for my economic stimulus, which unfortunately continued to tell me that they could not determine my eligibility with the information they had on file. I was told by the media that I could provide a bank account for the direct deposit to the IRS via the “check my status” link. For over a month I continued to check, and this option never came available. See, as a taxpayer, I would not have provided my banking information to the IRS in 2018 for a direct deposit. Feeling frustrated and powerless, I did what my recovery principles have always directed me to do, focus on what I can change, and let go of what I cannot.

So I turned to my disaster loan application. I placed an application for the Economic Impact Disaster Loan, or EIDL immediately, and was encouraged when I received the temporary assistance within weeks. Of course, as a sole proprietor with a second job and contract employees, I did not qualify for the paycheck protection program or unemployment. The EIDL would appear to be my last resort for financial support. First I filled out an application on the <https://disasterloan.sba.gov/> website on March 22nd immediately following my cancelled show, as I had contracts and taxpayer records of income to support my claim for lost income and needed financial support. I was notified shortly afterwards that the server had crashed, and a new application needed to be submitted. This time I was directed to a new portal on the <https://covid19relief1.sba.gov/> website. I completed a new application with a completely different set of information. I didn't think twice when the application asked me about my criminal history—I mean, who's really going to withhold critical financial support for a small business, particularly a vulnerable small business, during a national pandemic emergency with mandatory shutdowns. So I checked the box, completed the rest of my application and clicked submit.

It wasn't until a month had gone by that I received a curious email from the Small Business Association, or SBA to set up an account. I thought this was a bit strange, as I had set one up a month prior when I submitted my application. I clicked the link, which of course turned back an error, notifying me that I did indeed already have an account, and that this email must have been the result of some kind of server error. So I figured I would check on my account since I had already come this far. When I logged in I discovered my loan had been selected, and was being processed. I needed to perform an electronic signature after selecting an award amount, which given the now extended nature of the crisis, I predicted to be adequately supportive at a mere \$18,500—the amount of my documented supplemental income that was lost for this year. I submitted

these documents, and awaited a call from a loan officer.

The Friday that I received the call from the loan officer is one I will probably remember the rest of my life. The conversation wasn't very long, it didn't need to be. The loan officer had called me to inquire about the box I had checked about my criminal record. When he asked me if this was true, of course I said yes. He asked about the nature of the charges, which I told him because they were drug charges, they were felonies. He then explained to me that he would be denying my loan, as a matter of public policy, anyone who has ever been arrested for a felony is not eligible for a disaster relief loan for the rest of their life. The shock I felt left me numb, grasping for any sense of reality that I could reach for.

I explained to the gentleman that I was a person in long-term recovery and what that meant. That my business provided services, training, and support for people who were serving on the front lines of the opioid crisis. That as a small business, I had trained police, fire, EMS, medical professionals, taught in schools, developed and provided fentanyl testing kits for municipalities across the United States. I host events and provide recovery and harm reduction services and support at public music and entertainment gatherings, in addition to my own artistry. My full-time job was working within the local health department, where I was currently providing support to the Center for Disease Control doing contact tracing and assessments with COVID patients from my home in New York, one of the epicenters for the COVID-19 outbreak. That my job had cleared me to work in the jail, and that I also worked with the drug court and in our schools. The loan officer explained to me that any arrest for a misdemeanor that occurred within the past ten years, regardless of disposition, and any arrest for a felony would permanently make me ineligible for this assistance. Not even a conviction, but an arrest. So much for due process and innocent until proven guilty. No matter what good I had done since, I would never be permitted to receive assistance during a declared state of emergency from the federal government for myself or my business. At this time there was no avenue of appeal, and I could expect to receive nothing from the federal government to support my financial distress during the pandemic.

Regarding my criminal history, I was most certainly guilty, a fact that I don't shy away from as a person in recovery. I approach my life with integrity, transparency, and honesty, something I am quite proud of at this point in my life. I've built a strong business and community reputation for myself providing services and education that I am uniquely qualified to provide because of my lived experience. I also recognized that as a person with lived experience, I must not be alone—so I called my friend Ryan Hampton. I explained to him what happened, and he explained to me the same thing had also happened to him. What's more, that he had been receiving calls from all over the country in response to this very thing from small business owners, trainers, and consultants all over the country experiencing a categorical denial for their business to remain in operations. You see, a majority of our federally qualified trainers, at least the

really good ones, work as private consultants and have their own educational firms—and many of us have criminal records.

In the weeks since this conversation has happened, I have reached out to the SBA several times to inquire about my denial. I came to learn that an appeal process had been approved, but it required me to receive a letter from the SBA explaining the reasons for my denial. I was told that I have 30 days to make an appeal or I would not be afforded the opportunity to make one. It has been weeks now since I first looked at my account to see that my loan officer had processed a denial, with no letter or communication outlining my appeals process. Phone calls to the SBA reveal that there is nothing further I can do, and nobody there can tell me if my letter was sent or when. There is a lot of uncertainty about the future of my business, the future of my loan application, and even more important things like my basic needs and housing. Before COVID-19, my salary alone was not enough to make ends meet. Like many Americans, I too have had to work multiple jobs to make ends meet. Now it doesn't look like that will be possible, with no help anywhere in sight.

Living on an island of loneliness, hopelessness, and despair is a deadly thing for someone like me—a person in recovery. Thankfully I have a robust support network and people who are creative in finding me opportunities that I can do from home to make ends meet. There still is no security or certainty for me in the foreseeable future. For others in my community, the consequences are far worse. As a recovery support professional, I'm privileged to have access to information about our local overdose rates, and I work supporting many people in recovery in our community. We've seen a recent explosion in overdose death and homelessness, overdose death with unusual common characteristics. We have for some time now seen a large number of overdoses amongst the drug using community, those getting out of jail, and people in early recovery who often experience recurrence. These are typically our vulnerable population. But recently there have been some changes that are alarming, as we are seeing increases in the number of overdose deaths—from a new population. These are most often people who have had lengths of abstinence-based sobriety—now cut off from many of their sources of support and who have experienced recent job loss and economic uncertainty.

We are seeing a different mixture of autopsy results, with some of the increases appearing more plainly to look like suicide completions, not accidental overdoses. Our overdose rates have exploded, and the people taking on the brunt of this new wave of death are not drug users but people in long-term recovery. People who have been structurally destabilized by a lack of financial alternatives and critical social supports. People like myself, who as a matter of public policy, will never be able to receive financial assistance from the federal government during a state of emergency. A government that I pay taxes to so there is money to provide such support. The end result is a cost in human lives—a cost that was already too high before COVID-19, and

in light of COVID-19, paints a particularly bleak and dismal picture for my community and our future.

The loss of such businesses for our community would cripple our ability to meet the increased need for recovery support during and post-COVID-19. In addition to exacerbating the losses experienced by our community, families, and loved ones, we will find ourselves even more vulnerable and slow to replace these essential services. In light of the future financial insecurity of government funding, there are many difficult conversations ahead about budget cuts—budget cuts that have costs in human life. Prohibiting support for small business owners in recovery is poor public policy—especially as many offender programs offer small business startups as a preferred option for seeking gainful employment upon release from prison. Individuals who now must look elsewhere for financial opportunities in a world where opportunities and funding are increasingly scarce. Businesses, like mine, that are essential for the supportive infrastructure of our community.

If we do not act now to change such policies, I fear we may lose much of our infrastructure supporting our most vulnerable people. We will continue to see massive increases in the number of overdose related deaths, as individuals who experience job loss experience recurrence at extremely high rates compared with their employed counterparts. I think often about all of the people who I had hoped to retain in employment with my \$18,500 loan, considering how I could use this time to restructure my business and prepare our community for responding to the overdose epidemic that has now evolved into a deadly syndemic in light of COVID-19. Work that will either not happen, or be done without pay and with the ongoing concern of financial instability. I think about my friends and colleagues that I had hoped to retain through contractual employment during this time with those finances—how they have also been harmed by these policies. People who have done nothing wrong to deserve such denials.

I could see why so many people are relapsing and dying these days. Hope is in short supply, loneliness is everywhere, and despair is deadly. I'll continue to hold onto my faith that we will get through this. That somehow, someone, somewhere will hear my voice, and others like it, through all the chaos that has happened in the wake of COVID-19. That some decision maker will understand and have compassion for my story, see the importance of protecting businesses like mine, and choose to change these policies. If we can and do recover, then we should be given the chance to participate in the economy just the same as everyone else. If not, the consequence is jails, institutions, and death. I had begun to believe that society had started to learn from the mistakes of our past. Are we doomed to continue to repeat them? How high must the body count rise? How many more people must die? Why can't we just provide people with support during a national pandemic instead of bickering over eligibility requirements? These are questions I struggle with living in a society full of more apathy than I have ever seen in

my lifetime. Will we break free of old habits and change? I certainly do hope so. Our future as a nation depends on it.

## **COVID-19 SBA Bailout Reveals Stigma of Addiction**

By Ryan Hampton

One felony can change your whole life. It's a permanent black mark on your record. No matter who you are or how you've changed since your arrest, you'll always be a criminal in the eyes of the law. Many of us in long-term recovery are still dealing with discrimination and mistreatment for something we did years ago. We're healthy now, caring for our families, and taking care of our communities. But that doesn't matter to the government. To them, a person with a felony is always going to be a second class citizen: a criminal, forever.

Michael Galipeau is a person in long-term recovery, a mentor, and a solid community partner. He's given years to helping others, trained first responders, and supported thousands of people as they walked the long road back from addiction. Yet he, like many other people, is denied the basic support guaranteed to American business and non-profit operators in a national disaster. The federal government is discriminating against the recovery community by refusing to support many of our grassroots organizations and small businesses. They condemn us to death when they remove the financial support that other businesses---including businesses that *sell potentially addictive substances to Americans*---are freely given.

How is it that bars get a bailout, but not many of our recovery community organizations? It takes *years* to build a safe space for people. The stigma of addiction makes it all but impossible to get a business loan in the first place, especially if the owner is in recovery themselves. Corporate sponsorships? Cooperation with local police groups? Forget it. By denying loans to these RCOs, the federal government is effectively strangling our community's resources and driving many people back to the vicious cycle of emergency rooms, jails, and state-run detox centers. They're guaranteeing a worse resurgence of the national drug epidemic, which affects one in three households and kills more than 300 people every day. Unlike COVID-19, people with substance use disorder aren't treated with care and respect or given long-term support so we heal without negatively affecting others. We have a high mortality rate, with less than 10 percent of people ever seeking help of any kind. Many of us are one overdose away from losing our lives.

Denying SBA loans to recovery groups sends a clear message: your lives aren't worth saving. The federal government is happy to pay the dispensary down the street to keep its doors open, but not the community center where people can gather for free recovery meetings, health information, and support with finding housing, employment, and legal help. How does that make sense?

People in recovery often have an uneasy relationship with jails, hospitals, and institutions. When you've bounced through the system long enough, it erodes trust.

Many of us learned the hard way that the stigma of addiction kills---maybe not outright with a bullet, but by strangulation. It squeezes the hope out of people, deprives them of opportunities, and diverts resources that should be fairly distributed. Across our nation, people who have given their lives to helping others recover are getting the same news as Michael. The government is saying: your efforts are not honored. You don't matter.

Just because something is legal doesn't mean it's right. Just because something is common doesn't mean it's normal. Anyone can tell you: just because one person was caught doesn't make them less guilty than their neighbor. Justice isn't equal, and it isn't blind.

We can restore the balance by raising our voices and organizing in our community. Contacting state and federal representatives and demanding the government change the requirements for small business loans ensures that RCOs and recovery coaches can keep their businesses open. Tell your elected officials that communities left behind won't survive the COVID-19 cutbacks. We won't be shut out or silenced. We have a right to do business and do what we do best: help people in recovery survive, thrive, and succeed.

## **Disaster Relief and People in Recovery Commentary**

By Bill White

We are a culture of contradictions—glamorizing and aggressively promoting the consumption of psychoactive drugs (via the alcohol, tobacco, and pharmaceutical industries) while simultaneously stigmatizing and marginalizing people who experience problems related to such use.

The experience of Michael Galipeau is not unique. Social stigma against people with a history of alcohol and other drug problems has long been rooted in twin assumptions: 1) addiction is a product of weak moral character, and 2) social shunning and overt acts of discrimination dissuade people from using drugs and exert pressure on drug users to cease their drug use. When these ill-conceived strategies have failed to meet expectations, the response has been to intensify rather than abandon them, leaving in their wake a legacy of harm inflicted in the name of good.

This legacy is manifested within a history of prolonged institutionalization, invasive “treatments” (e.g., mandated sterilization, brain lobotomies, electro-convulsive therapies, toxic drug therapies), and prohibited or inhibited participation in mainstream community life. The latter is evident in the story of Michael Galipeau and so many others. We as a culture have pushed those affected by addiction into subterranean subcultures and provided few if any pathways of reentry into mainstream community life. People in addiction recovery are subjected to overt acts of discrimination as well as a broad spectrum of [microaggressions](#).

Imagine the range of potential exclusions. You are viewed as unworthy as a friend, intimate partner, or professional colleague. You encounter obstacles in:

- obtaining housing,
- pursuing technical or collegiate education,
- qualifying for professional licensure or security clearance,
- obtaining employment, achieving work promotions,
- obtaining food subsidies,
- acquiring health and life insurance,
- obtaining insurance reimbursement for post-treatment continuing care,
- adopting or fostering children,
- acquiring child visitation or custody rights,
- attempting nearly every arena of civic participation (e.g., volunteering, voting, seeking elective office).
- And yes, like Michael, being categorically denied a small business loan in the middle of a pandemic.

Such obstacles make no distinction between active addiction and individuals in long-term recovery, forcing one to wear masks of secrecy during and after active addiction. And they are compounded for people who carry multiple stigmas, e.g., women, people of color, members of the LGBTQ community, persons with disabilities, and members of other historically marginalized groups.

Unsuccessful addiction recovery attempts have as much to do with these stigma-influenced environmental obstacles as they do intrapersonal obstacles to recovery. How can one achieve recovery when denied access to community spaces in which people in recovery are welcomed and valued? Grassroots recovery advocacy organizations have attempted to address the issue of social stigma for more than two decades, and notable efforts have been made to put public faces and voices to the recovery experience. Michael Galipeau's experience is one more call to go beyond attitudinal change to dismantle the machinery through which addiction-related stigma has been institutionalized for more than a century. It is time to dismantle the scaffolding through which stigma produces specific arenas of discrimination.

The dismantling of discriminatory structures will involve multiple strategies.

**Recovery Representation:** Intensifying efforts to assure the inclusion of people in recovery (and authenticity and diversity of recovery representation) within key legislative, regulatory, and funding decision-making venues.

**Data Collection:** Amassing data on the prevalence of specific areas of discrimination and the effects of such discrimination on individuals, families, organizations, and the community at large. Such data collection would involve both numerical data and personal stories drawn from diverse communities of recovery. This could encompass survey data and case studies collected by local recovery community organizations as well as scholarly studies. Mechanisms are needed for reporting and redressing acts of discrimination.



**Education and Contact Strategies:** Including community-based, stigma-influenced obstacles to recovery in the public presentation of our recovery stories. Using data and personal stories to education the public and professional communities regarding the negative effects of addiction-related discrimination on people seeking and in recovery as well as the positive effects that could accrue from community inclusion.

**Protest Strategies:** Exposing discriminatory practices through public acts of protest—traditional and social media exposés, public protests, economic boycotts, political lobbying, etc.

**Legal Redress:** Working with the Legal Action Center and other organizations to mount legal challenges against acts of discrimination against people in addiction recovery. These could take the form of individual suits as well as class action suits.

Yes, it is time the recovery advocacy movement moves from changing attitudes about addiction and recovery and begins the work of systematically dismantling the institutional mechanisms through which stigma is actualized in overt acts of discrimination. Michael Galipeau’s story has a kaleidoscope of variations across the U.S. and beyond. It is up to us to write the final chapters of such stories. Excluding people from the social, economic and political life of a community exacts a high toll, as illustrated by a [recent study linking the closure of automotive assembly plants to rising rates of opioid overdose deaths](#). As a country, we have paid that price for far too long.