

It's Not Billions, but It Can Help Rescue an Artist



Mike Belleme for The New York Times

Small, private funds are assisting artists, musicians and others who have suffered misfortunes. After a minivan barreled into his studio in 2008, George Handy of Asheville, N.C., received such aid.

By CAITLIN KELLY
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WHERE'S *my* bailout?

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Sandy Huffaker for The New York Times

After he was laid off from Borders bookstores last year, Brian Blueskye of Desert Hot Springs, Calif., fell and broke a bone in his back. A foundation funded by former employees of the chain came to his aid.

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Gordon M. Grant for The New York Times

Many Americans — the out of work, the underwater, the plain fed up — have been asking that question since big banks and automakers received all those taxpayer-financed rescues in 2008.

But it turns out that a number of small, private rescue funds have been lending a hand to a group that is definitely not in the too-big-to-fail camp: writers, artists and other creative types. Think of these funds as sort of a TARP for the arts crowd, only with much smaller dollar figures, and with little or no help from Washington. Consider the story of George Handy, a potter in Asheville, N.C. He didn't know how he would get by financially after a Honda minivan barreled into his wood-walled studio on an October evening in 2008, about the time of Wall Street's bailout. His work was destroyed, his livelihood imperiled.

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Injured in a grocery-store accident, Chrystle Fiedler, a freelance writer in Greenport, N.Y., received help from the Writers Emergency Assistance Fund and the Haven Foundation, started by Stephen King.

“I could have been picking glass out of my eyes with all the windows that shattered,” Mr. Handy said. “My file cabinet was smashed. Pots worth \$1,000 apiece were gone.”

Fortunately, Mr. Handy, 57, who has made his living as a potter since college, had bought [home insurance](#) for the first time a month earlier. But one claims agent dismissed his lost work as “a handful of clay,” Mr. Handy said, though the insurer would eventually give him just more than \$37,000.

Friends and neighbors lent a hand, but then more financial aid came from CERF+, [the Craft Emergency Relief Fund](#), which helps artists in need with grants and long-term interest-free [loans](#). CERF+ gave him \$4,500 in all: a \$3,150 loan and a \$1,350 grant. That, in addition to what he received from the [insurance](#) claim, was enough to see him through.

A run of bad luck — a car accident, an illness, the loss of a job by a spouse or partner — can mean financial disaster for many artists, who are often self-employed. And their numbers are huge: almost two million artists of various types are in the labor force, according to the National Endowment for the Arts.

Unlike financial companies and automakers, which received a combined \$700 billion from Washington in the [Troubled Asset Relief Program](#), most artists don't qualify for any bailouts. Personal savings, insurance, a generous relative or an emergency grant is often all that stands between them and financial ruin.

“A lot of artists fall between the cracks, between FEMA and the Small Business Administration,” says [Cornelia Carey, executive director](#) of CERF+. The group has been working since 2006 with state, regional and federal agencies and foundations to help creative workers survive personal financial crises and to plan for possible disasters like [hurricanes](#), [tornadoes](#), floods or medical emergencies.

Many can't afford such preparations themselves. “They're both high-need and very vulnerable,” Ms. Carey said. “They often have a low and erratic income, sporadic employment and most are not big enough to access a loan from the Small Business Administration. Preparedness is kind of the last thing that gets done.”

ANDY NULMAN, president of [Just for Laughs](#), the annual comedy festival based in Montreal, expressed similar sentiments.

“An artist's brain is just a different head space,” Mr. Nulman said. “They don't necessarily plan for tomorrow. An artist is a dreamer. The next hit might be right around the corner.”

Mr. Nulman has worked with comedians from around the world, including Mike MacDonald, a Canadian who is now living with his mother in Ottawa, while awaiting a liver transplant. Mr. MacDonald, 57, recently toured in British Columbia, netting \$5,000, a small fraction of the income of his best years, which was as much as \$22,000 a month.

“I did 28 shows in 31 days playing really small venues,” Mr. MacDonald said of his recent tour. “Talk about the economic crunch.” Weakened by his illness, he spent four days in the hospital during the tour.

Now too sick to work, his [retirement](#) savings gone and hoping to net \$50,000 from the sale of his suburban Los Angeles home, he recently pleaded his case on the Internet — on [GoFundMe.com](#), a donations site. Within three days, he had raised more than

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"It's amazing. I've never seen this," said Howard Lapides, his manager of 30 years.

Mr. MacDonald, at least, can live with his mother and, because of Canada's government-run health care system, faces no continuing medical bills. Chrystle Fiedler, 54, a freelance writer in Greenport, N.Y., is not so fortunate.

Ms. Fiedler, who is single and lives alone, was injured in an accident in a grocery in 2010. A distracted store employee bumped into her cheek so hard that she almost fainted from the pain, she said. Her condition was diagnosed as atypical trigeminal neuralgia, a rare disorder of a cranial nerve. She takes powerful painkillers 10 times a day.

Earning a living has become extremely difficult, she said: "I can work for an hour, and then I need to rest. The pain is unmanageable if I talk too much or read too much or write too much."

Ms. Fielder applied to the [Writers Emergency Assistance Fund](#), which gave her \$4,250. (Disclosure: this reporter serves on the fund's volunteer board.) In October 2011, Ms. Fielder also began receiving \$1,800 a month for six months from [the Haven Foundation](#), started in 2006 by Stephen King.

Mr. King was almost killed on June 20, 1999, while walking near his summer home in Lowell, Me. A minivan traveling at 45 miles an hour hit him, shattering his right hip, leg and knee. He couldn't work for 10 months and needed medical treatment for several years.

"The majority of midlist writers, audio readers and freelancers in the book and publishing industry have little or no financial cushion in the event of a sudden catastrophic accident," Mr. King wrote on the foundation's Web site. "Many aren't affiliated with any professional associations or guilds that can help them in the event of such reversals."

Charles Mayer, a spokesman for the Haven Foundation, said by e-mail that group is a small private foundation that tries to disburse grants totaling \$50,000 to \$75,000 a year. "We receive hundreds of requests," he adds, "and funds are quickly depleted."

The [Authors League Fund](#), which is affiliated with the New York-based [Authors Guild](#), has been giving grants to writers since 1917, with a vast majority receiving "anywhere from a few hundred dollars to several thousand," says Isabel Howe, executive director of the fund. It receives 100 to 200 applications a year, which is significantly more than before 2007, she said.

"We do go case by case," she said, "but the fund is most supportive of older writers who are unable to continue publishing or earning an income from writing."

Sometimes, help comes from surprising places. Borders, the bookstore chain, went into bankruptcy and closed in September 2011. But its former employees, like Brian Blueskye, who worked for Borders for six years, can still apply to the Borders foundation for emergency financial aid. Mr. Blueskye, who was a bookseller, was laid off permanently in September 2011. That November, he fell at home and broke a bone in his back. He could not afford [health insurance](#) under the federal Cobra program on his unemployment benefits of \$700 a month.

"It was very depressing, but I did feel very touched they helped me out," Mr. Blueskye said of the foundation. "The fact they come to your aid when you need it is pretty remarkable."

Mr. Blueskye, who is single and lives with a roommate rent-free in Desert Hot Springs, Calif., spent three and a half months wearing a back brace and needed follow-up care, at a total cost of about \$2,400, which the foundation paid.

Created in 1996, the group, now called the [Book Industry Charitable Foundation](#) and offering aid to any bookselling retail employee, is financed by donations from former Borders workers — from those who made minimum wage to senior management. At its peak, Borders employed 32,000 and, before it went out of business, the foundation gave a total of \$5 million to 4,600 employees facing a qualifying event like a natural disaster, a death in the family or domestic violence, says Pamela French, the fund's executive director.

In 2009, the foundation added two new criteria for applicants: utility shut-off and imminent homelessness. "People are right on the edge," Ms. French said. "That shut-off notice is for bills of \$1,000 or less. Even a bill that's over \$100 could really put some people at risk of losing their home or having their heat shut off."

High medical expenses prompt most applications, she said. The foundation still has \$4.1 million to offer, and its grants averaged \$1,530 last year.

SELF-EMPLOYED artists, whatever their specific field or previous level of financial success, cannot collect unemployment benefits and often face restricted access to traditional forms of capital, like bank loans or lines of credit. And their contributions to the nation's economic life are sometimes dismissed.

Yet a 2008 study by the National Endowment for the Arts, called "[Artists in the Workplace.](#)" found that artists, athletes and museums contributed \$70.9 billion to the economy annually. Artists are twice as likely as other American workers to be college-educated and 3.5 times as likely to be self-employed. No matter how successful they've been, many creative people can run into financial trouble if their work falls out of favor, if they lose clients, if arts budgets wither or if they have a health crisis.

"It's the nature of the business," says Mr. Nulman at Just for Laughs. "No performer ever wants to think they're finished. I see these cases and, like all of us, say, 'There but for the grace of God go I.' "

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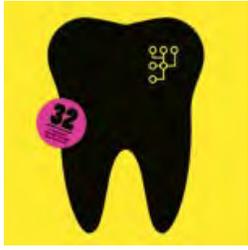
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