

THE

Independent

A Publication of Freedom Resource Center for Independent Living, Inc.

MAY 2016

FYI

Rourke Art Museum

1:00 PM | May 20, 2016

521 Main Avenue, Moorhead, MN

Pre-registration required, call

Diane at 701-478-0459

Painting Clay Pots

3:00 - 4:00 PM | May 26, 2016

South Oak Apartment Activity

Room, Lisbon, ND

Call Pam at 683-6850 to save your spot

Five Wishes - Advanced

Directive

3:00 - 4:00 PM | June 23, 2016

South Oak Apartment Activity

Room, Lisbon, ND

For more information call Pam 683-6850

Color Your World – Adult Coloring

1:3-3:00 PM | June 14 and June 28, 2016

Freedom Resource Center – Fargo office

Pre-registration is requested by calling Cindy at 701-478-0459

Trapped in the Cycle Poverty

When Keith Lillis got an increase in his VA disability pension, he thought he might get a little breathing room; what happened next was just the opposite.

Keith is a veteran. He was awarded Veteran's Benefits as compensation for an injury he suffered during active duty. Keith also receives Social Security Disability Insurance. Because of his disabilities, Keith is unable to work, so he volunteers with his local Lions Chapter and serves as a volunteer driver with Otter Tail County Human Services. Between Social Security Disability and his VA Disability Benefits, Keith lives on \$10,954 per year. Because of his low income levels, his Medicare Part B Premiums (\$104.90 per month) are paid for, which means his yearly income is \$13,149. In November 2015, Keith's VA Benefits increased by \$454 per month, so his annual income went to \$16,396. Sounds goods, right? Here's what keeps Keith and others like Keith trapped in the cycle of poverty. Keith now has to pay his Medicare Part B premiums (\$104.90 per month) and has to spend out of his pocket \$630 per month before his Medicare Part B kicks in. So his monthly income went from \$1,095 per month to \$819 per month. Keith is now behind by \$276. His annual income went from \$13,149 per year to \$9,832 per year.

Maddie Dunford was 62 years old when she received a \$13.00 cost of living (COLA) increase in her Social Security Disability Insurance benefits. Maddie

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Freedom staff and consumers with MN Representative Bud Nornes

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receives Social Security Disability Insurance because she experiences severe depression and has multiple medical and orthopedic challenges; which prevents her from being able to work. Because of the cost of living increase, Maddie was \$11.00 over the income limits for Medical Assistance. As a result, Maddie became ineligible for Medical Assistance and homemaking services that were helping her live independently in the community. When Maddie is struggling with depression, she becomes overwhelmed and shuts down. Her homemaking services provide a broad range of home based services that help her organize her life and home, so she can continue to live independently in the community. Maddie went for a year without any medical coverage and had to pay \$250.00 per month for homemaker services through county social services. Without homemaker services, Maddie would most likely have had to move into some type of institutional care setting. A year later, Maddie was given custody of her grandson and once again became eligible for Medical Assistance and homemaking services.



Glorias Shepherd, MN Senator Bill Ingebrigtsen, Matt Solin, Tanya Stoll, and Donna Solin

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From Where I Sit

Our feature story this month highlights a couple of instances where people are trapped by the financial restrictions of assistance programs. Right now, I feel a bit trapped myself. This time, it's a shoulder injury and subsequent surgery for a rotator cuff tear. I'm not able to drive, and I'm quite restricted as to what I can do with my dominant arm. I'm able to function fairly well at home, but working is difficult, and getting around is a challenge.



**Nate Aalgaard,
Executive Director**

People who don't have disabilities have little idea how hard things can be. For example, I need to have someone stay over at my house during the night, because I can't make a phone call or even get the covers off of me if I get hot. I pay for this service out of my own pocket, so that counts up after a while. The main thing is I'm still in control of my life, living in my own home, and not residing in a nursing facility.

Over the 20 years I've been here at Freedom, we focused on the basic four independent living services: skills training, individual and systems advocacy, information and referral, and peer mentoring. These are the basis for all Centers for Independent Living, and must be provided to any person with a disability who requests such service and is determined eligible. There are problems with resources to reach everyone who lives within our catchment area. We're still working on securing funding for counties in both Minnesota and North Dakota.

Our goal is for people to be valued participants in their communities, not just bystanders or recipients of charity. I'm so proud of our staff when I hear stories of how they have worked with someone who has set a goal, accomplished it, and is happy with what they have done. There are many barriers that society has erected. It can seem insurmountable. We are here to help people work through those barriers.

On May 10 we celebrated another appreciation luncheon with awards for volunteers, advocates, employers, and others who have assisted us in accomplishing that goal. It is the highlight of the year for me.

I know that I will get through this shoulder problem, just like I got through the other health issues I've experienced lately. I fully expect to return to full-time work and my community participation. I don't know what I'm supposed to be learning from this experience, but one big lesson is that I have a great bunch of coworkers and board members who I trust to keep things going if I cannot always be there. I want to publicly thank them for all their support

this year and promise to do my best to stay healthy. Here's to a great year ahead!



INTRODUCING:

Tiffany Hovelson

The Moorhead office was closed for a brief period as we advertised for and hired a new Independent Living Advocate. We'd like to take this opportunity to introduce Tiffany Hovelson, the new Independent Living Advocate with Freedom Resource Center in the Moorhead office. Tiffany is a native of Moorhead (born and raised). She has been married to her husband, Zac, for just 7 months. Prior to joining Freedom, Tiffany was working with Lutheran Social Services of Minnesota. She comes to us with 5 ½ years of experience working for individuals with brain injuries, as well as a degree in Dietetics, with passion for "nutrition and wellness" (which we hope to use to expand our Independent Living Skills training services).

You would think that someone with a Dietetic degree would spend some good time cooking but Tiffany, who professes to be a good cook, actually doesn't cook a lot because she is too busy reading, riding motorcycle with her husband, playing trampoline dodgeball, and watching drama television shows.

Although Tiffany graduated from North Dakota State University with a degree in Dietetics, she makes a point to inform people, with pride, that "she is not a Bison fan." Go figure. Speaking of "go figure," you will have to ask Tiffany about her interest in roller skating.



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Keith and his advocate, Tanya Stoll (Freedom IL Advocate, Fergus Falls office) have provided a written request for changes in Minnesota financial assistance rules which could help individuals like Keith and Maddie, who are only two of the numerous elderly and disabled persons in Minnesota who are trapped in an economic crisis and unable to realize a better future. In April, Freedom Resource Center staff and consumers in our Minnesota service area went to St. Paul and met with State Representatives and Senators to discuss funding for Centers for Independent Living and other disability issues.

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Moving Out of Poverty

Poverty, the lack of resources to deal with problems, keeps the poor trapped in crisis. It's expensive. It drains community resources and wastes human potential. Poverty often forces employees to choose between working and responding to crises, and contributes to those employee's inability to keep their jobs. When families grow up in poverty, it has a compounding effect that holds back future generations.

Most communities respond to poverty by focusing on alleviating suffering, but unfortunately, this is not going to get people out of poverty. Social Services isn't enough. We have to break the cycle of poverty, by empowering people to get ahead instead of being punished for trying to get ahead. This will require every segment of our communities – schools, public safety and health-care institutions, government and employers to get involved, helping people locked in poverty to receive training and education, find jobs and careers, buy homes, and participate in their communities.

In 2014, the poverty rate for individuals with disabilities ages 16 to 64 living the community in North Dakota was 24% compared to 9.9% of individuals without disabilities. In Minnesota the poverty rate for individuals with disabilities living in the community was 27.6% compared to 9.5% of individuals without disabilities.

Freedom Resource Center offers a 9 week class, LW 102: Self-sufficiency. Living Well 102 helps individuals to explore and develop a plan to reduce their dependency on financial assistance services and/or develop a plan to withdraw from financial assistance services.



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& click



What's Wrong With This Picture?

The yellow stripe is marking a step that is about 2½ inches high. Painting the step yellow makes it more visible, but it isn't any easier for a person using a wheelchair to climb. Any rise in elevation over ¼ inch on a path of travel needs to be sloped. Hopefully this is on the 'to do' list now that the contracting season is here.

