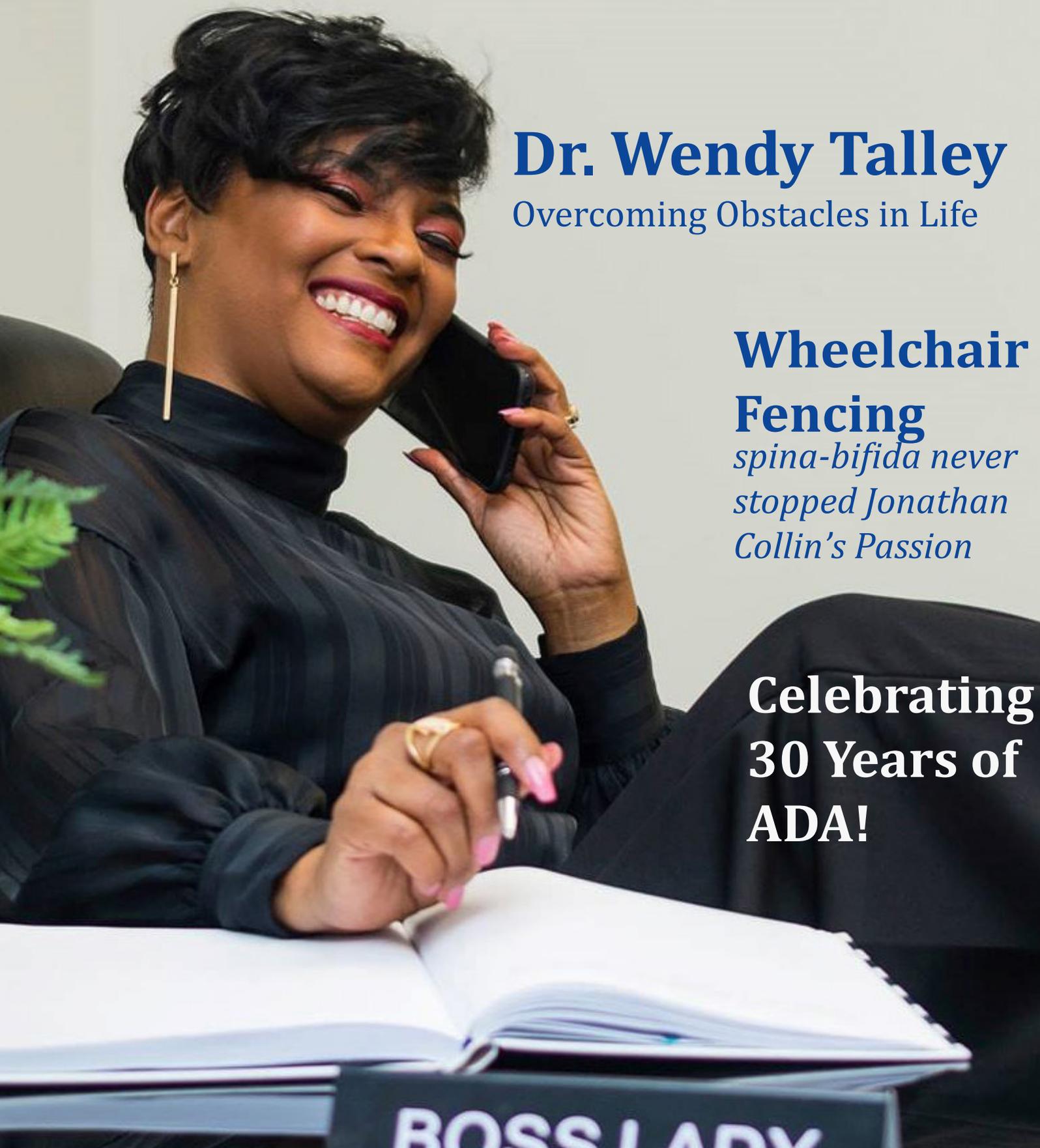


Imagine

the World as One

Issue 1 | Fall 2020
An Exclusive Disability Lifestyle Magazine



Dr. Wendy Talley

Overcoming Obstacles in Life

Wheelchair

Fencing

*spina-bifida never
stopped Jonathan
Collin's Passion*

**Celebrating
30 Years of
ADA!**

BOSS LADY

Witaj!



e 1

Bienvenido

Willkommen!

Bienvenue!

Welcome to the inaugural issue of *Imagine the World as One* Magazine! We are so excited to have you joining us on our journey to elevate the disability experience. *Imagine the World as One* (IWO) Magazine was founded in 2020 as a means to elevate the disability experience and lifestyle. *IWO* wants to share this experience with the world through innovative stories, experiences, and interviews. *IWO* is one of the first lifestyle magazines written by and for those in the disability community. By sharing this experience with the world, we can all Imagine the World as One.

The disability experience isn't new and as our reader, you understand that. From the protests in the 1980s to enable wheelchair users to be able to access public transportation in Denver to present-day efforts to depopulate congregate-care facilities during the current COVID-19 outbreak, people with disabilities have a long history of advocating for their rights and freedoms. We at *IWO* magazine are working alongside them by giving space to journalists with disabilities to share their stories and experiences. It is through our magazine that we can all become a little more connected as we share our lived experiences. We hope we can Imagine the World as One!

We hope you enjoy the stories and experiences shared in our magazine!

Thank You,

Evan Trad and Molly Wiesman
Editors

c o m m e

Mission Statement

Imagine the World as One (IWO) magazine seeks to elevate and spotlight the disability experience. We champion and showcase the disability lifestyle by empowering journalists with disabilities to share their extraordinary experiences.

Vision Statement

As an internationally recognized disability lifestyle magazine, our focus is on human potential. *Imagine the World as One* (IWO) creates a connection between the readers and our journalists in a meaningful and empowering manner. We inspire those living a disabled lifestyle to dream bigger by providing real-life examples of those who have moved from limited to limitless.

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In Memoriam: Ruth Bader Ginsberg

The editors of IWO would like to acknowledge the passing and honor the legacy of Supreme Court Justice Ruth Bader Ginsburg. Ginsburg left behind a legacy of fighting for justice and equality. Among her numerous accomplishments, she was the author of the Supreme Court decision in *Olmstead v. L.C.*, a ruling which meant people with disabilities could not be forced to live in segregated settings, and should instead have the opportunity to be integrated into communities.



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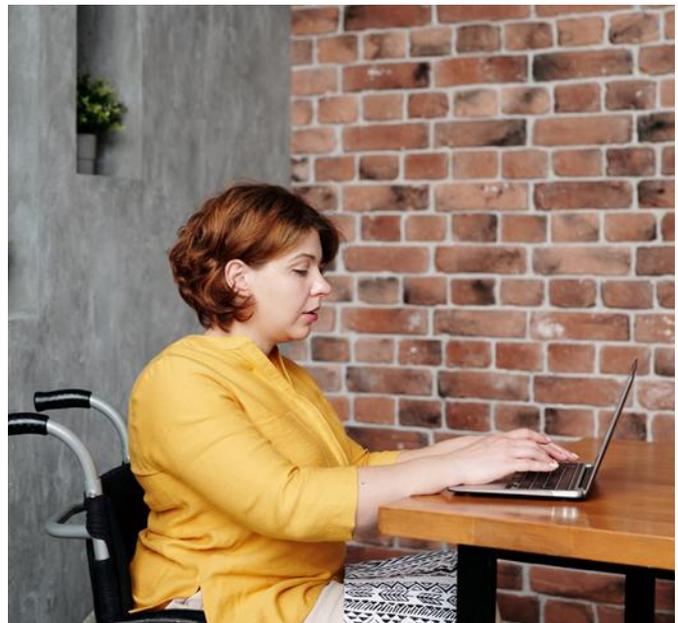
**30th
Anniversary
ADA Reflection
in a time of Mass
Uncertainty**
by Nicole Leblanc

This year, the Disability Community will celebrate the 30th Anniversary of the Americans with Disabilities Act (ADA) that was signed into law in July 1990 by President George H.W. Bush. Upon signing this historic piece of bipartisan legislation, he is quoted saying, “Let the shameful walls of finally come tumbling down,” bringing true inclusion in all aspects of community life for people with disabilities. Many of the dreams and goals of the ADA are at the heart of creating a system of care that is truly person-centered. While the ADA has made advancements in things like physical accessibility and community integration, two areas where we as a society continue to fall short are integrated employment for adults with developmental disabilities and access to high-quality healthcare that meets our needs in a person-centered way. Several studies show people with disabilities are a medically underserved population, or MUP. We often have a higher cost and worse health outcomes than the general population. Being declared an MUP by the Centers for Disease Control and/or Congress could allow for more training of medical providers, higher rates of pay for doctors that provide care to people with disabilities, more focus on prevention, and the social determinants of health. Medical providers are the ones best positioned to support people with disabilities in achieving better outcomes. I hope that in the next 30 years we strive to eliminate health disparities and barriers to employment in the push for a world of true inclusion for all people with disabilities. I dream of a world of no ableism,

racism, negative attitudes, and stigma. Given that we are in the thick of a massive coronavirus pandemic only intensifies the urgent need to make this happen at all levels of government. This pandemic is giving the non-disabled world an idea of what it’s like to be disabled.

The Disability Community is the world’s largest minority group and we have so much further to go in achieving equality and equity for all. We need to shift the disability benefit systems and change attitudes among providers, family members, and employers on the benefits of hiring people with disabilities. To support higher rates of employment for people with disabilities, we need to eliminate work disincentives in the Social Security benefits system and expand access to supported employment for those without access to home-community based services. Only after we have done these and many other things will we see a societal shift in attitudes about disability.

I hope that when this nightmarish pandemic concludes it will ignite an intense focus on addressing health disparities and attitudinal barriers faced by people with disabilities so that we can be valued for who we are, be given equal access to care, and be supported across all settings.



*A woman in a wheelchair uses her laptop.
Photo by Marcus Aurelius from Pexels.*

My Vision and Reflection for a New and Better Normal After COVID and Vision of the Next 30 Years of ADA

During a national pandemic as we celebrate and reflect on 30 years of the Americans with Disabilities Act & 100 years of Vocational Rehabilitation, it is especially important to use this downtime and crisis to dream of a new and better normal; one that is accessible, and accomodating, and respects the intersectionality of all social justice movements. As Audrey Lorde once said, "There is no such thing as a single-issue struggle because we do not live single-issue lives." We are all impacted by all social justice movements such as climate justice, economic justice, migrant justice, civil rights, women's rights, workers, and disability rights. They are all interconnected with one another. In times like these, the disability community must join forces with non-disability groups and give space for people of color especially to step up and lead the way in achieving the dream of a fully inclusive diverse world where everyone is respected for who they are. This will help create a world where no one is discriminated against due to race, gender, disability, and so forth in all aspects of society.

Over the next 30 years with the ADA, I hope that the COVID-19 pandemic will provide a greater sense of urgency in the need to create a world that is more inclusive and accessible for all people with disabilities. Some of how to make this happen to includes:

1 Declaring people with intellectual and developmental disabilities a medically underserved population and requiring that all healthcare providers receive training on disability awareness, ableism, and racism. Doing so will eliminate poor health outcomes and hopefully increase life expectancy.

2 End the institutional bias in Medicaid by making access to Home-Community Based Waiver Supports an entitlement and additionally

eliminating the waitlist along with the eligibility requirements such as I.Q. limits and the need to be in crisis to receive these services.

3 Invest in affordable and accessible housing that is built in areas with robust and accessible public transit access, as well as having this housing in areas that are well resourced which makes getting essential needs (food, clothing, etc.) accessible.

4 Allow anyone with a disability to buy into Medicaid, Medicare, and Long-Term Services and Supports.

5 Embrace the social model of disability by training doctors and providers of long-term services and supports on the needs, rights, and wants of people with disabilities.

6 Train all health, community agencies, and disability providers on cultural competence, implicit bias, ableism, classism, and racism to name a few.

7 Embrace flexible work arrangements that allow people with disabilities to work from home. COVID-19 is proof that many jobs can be done from home. This is one of the easiest ways to eliminate transportation barriers and personal health risks during this and future pandemic outbreaks. The ability to work from home cuts down on commute time and the annoying headache of poor para-transit and public transit in general.

8 Vocational Rehabilitation can support person-centeredness by supporting folks to achieve dignified work in their preferred interest area rather than sticking them in jobs they think are best for people with disabilities. This is especially important when it comes to making the case for Vocational Rehabilitation to pay for college classes for a degree to get a job in disability policy.

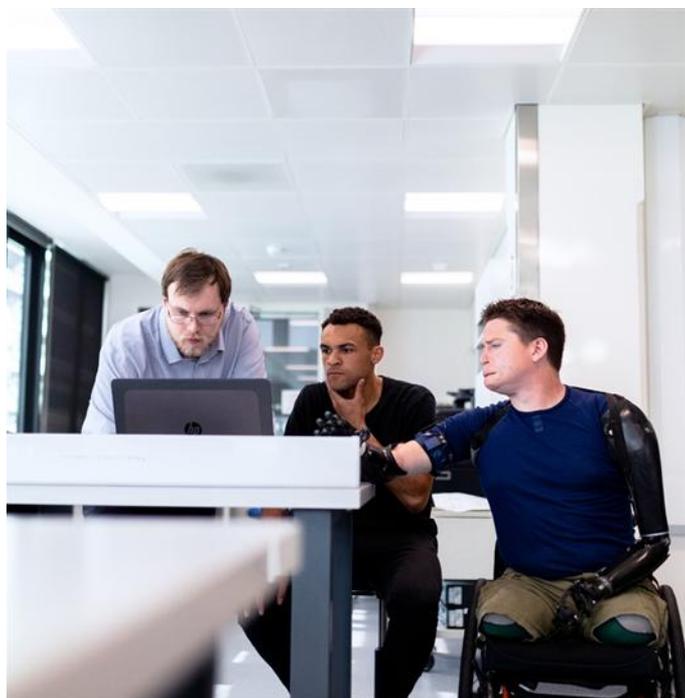
9 As a society, we must eliminate the stigma that comes with seeking help or support from the government and community alike.

10 Tackle poverty among the poor, disabled, senior, and other minority communities.

- 11 All disability and human service systems must embrace being truly person-centered.
- 12 We must move away from haves versus have Nots.
- 13 Disaster preparedness must include the needs of people with disabilities.

Overall, COVID-19 is giving us a painful lesson that we are not immortal. If we all live long enough we will all join the disability “club.” On a personal level, when I see the reaction from the non-disabled world when it comes to routine disruption and anxiety, I hope they come away with more empathy and patience for all the challenges people like me have had to battle through.

COVID-19 is showing the world that we are not



*A group of three men sit around a computer.
Photo by ThisIsEngineering from Pexels*

safe in segregated settings such as group homes, being nursing homes, day programs, sheltered workshops, and institutions. We all must work harder to eliminate racism and ableism from all parts of society. COVID-19 is only going to make us speed up the state and federal push of moving from a system-centered to being truly person-centered. Community is for all, and all means all. COVID-19 is telling us we need to live in the moment and not always be in a rush. COVID-19 is making it clear we need to change the way we interact with the climate. If not, we will have worse virus outbreaks. COVID-19 is also showing us that many jobs can be done from home when given access to technology and high-speed internet. Access to high-speed internet is another issue we must address if we are to close the digital accessibility divide. I hope that the new normal is more inclusive of diversity and disability than our old normal.

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PIC•COLLAGE

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I am Jonathan Collins. I am 30, and I enjoy the sport of wheelchair fencing. I was born with spina bifida and hydrocephalus. I am unable to walk or stand, so my daily routine revolves around a wheelchair. Unfortunately, due to an undiagnosed shunt failure, I suffered severe sight loss in 2004. Thanks to computers and large print formats, I can keep in touch with things, but my independence was compromised.

I live in a small coastal town in West Sussex, England, where I received mainstream schooling, and I completed my education doing a course in I.T. at college.

I have always enjoyed watching sports on television, but I was never encouraged to do any sports at school. My “p.e. sessions” were used for physio or walking in callipers that came up to my armpits. Callipers are a type of brace that allows the user to walk and stand.

As a family, we participated in weekly swimming sessions, which I enjoyed, but another health issue occurred and ended this. I wanted to get involved in a sport, not only as a way of keeping fit, but also as a way of being part of a group.



Over the years, I tried taster sessions of various sports, but nothing seemed to suit my ability or needs.

I needed more in my life, so I became a volunteer at the world-famous Mary Rose Museum at the Portsmouth Historic Dockyard, which is something I still do. I also became a volunteer at a modern art gallery.

Both activities gave me something to focus on, but they did not require much exercise, and I ended up gaining weight. Fortunately, through a chance meeting with an old friend, I learned about a fencing club only 10 miles from my home that welcomed wheelchair users. I went along to see what the sport was all about.

WHEELCHAIR FENCING

by Jonathan Collins

They gave me a jacket and a mask to put on, and with a weapon in hand, I was ready. Viv Mills, who later became my trainer, showed me some basic moves. By the end of this first session, I became hooked. I felt incredible. I had found MY SPORT.

Why had it taken so long to find wheelchair fencing? Why hadn't I heard of a club that was so close to home, especially as I had been seeking information from local agencies and attending information days for years?

Most people are unaware the sport exists despite top wheelchair fencers winning international and world championships regularly. One of the Great Britain fencers won a silver medal at the 2016 Paralympic Games.

I still enjoy wheelchair fencing just as much as I did that first session. Viv is an excellent trainer,

and she is very patient, being willing to take as long as it needs for me to grasp new techniques. She is full of encouragement and praises me if I do well. In return, she expects me to do my best and put up a good fight. Viv is known both nationally and internationally in the field of wheelchair fencing.

I feel fitter, healthier, happier, and more confident since taking up the sport, and I have lost weight due to exercise and having the self-control to cut out the “naughties” in my diet.

In 2016 I posted a video on my Facebook page, which showed me fencing at a training session, but in the video, the sabers we typically use changed to lightsabers. The video generated a lot of interest, and I received emails from all over the world!



One email came from a lady who lived in South Wales, England. She had written a book about amputee cycling and wanted other people with disabilities to write about their sport. She asked me if I would write about Wheelchair Fencing and said she would support me as much as she could.

I had never done anything like this before, and with my disabilities, I knew writing a book would be challenging, but I agreed to give it a go. Progress was slow at times. Researching facts and trying to ensure everything was correct took

a lot of time.

There were times when I found writing the book became too stressful, and I would be on the verge of giving up. Fortunately, “the book lady,” as she became known, was true to her word and was either at the end of the phone or responded quickly to emails. Her help and encouragement always saved the day, for which I am truly thankful! In January 2019, my book was published and appeared for sale on Amazon in both print and digital copies.

The book title *INTO THE FRAME* refers to the fact that the fencing wheelchairs are clamped down onto a hefty frame so they cannot move.

The book is an insight into wheelchair fencing. It is aimed at the beginner, or anybody wanting to know what to expect from wheelchair fencing. I wrote it so that it is easy to read and understand while covering facts and information about the sport. There is a section on the history of the sword and the history of the sport. It shows the three types of weapons used: epee, foil, and sabre, and explains that each weapon has its own rules. It also covers more practical things like the clothing and equipment required as well as some rules, regulations, classifications, and tournament etiquette.

The most exciting part for me was contacting people connected with the sport at all levels, including club members, retired fencers, officials, top-ranking fencers, paralympians, and world champions. They provided me with photographs and their life stories to include in the book.

The book became a project that took almost three years to complete, and during this time, I was able to continue fencing. I attended club sessions and managed to go to some training camps alongside the G.B. squad at Stoke Mandeville and Moulton. I attained first place in the Novice Challenge, which ran alongside the “Nationals” in 2018. I was surprised when I heard that I was nominated as Fencing Sports Personality of the year in 2018, a contest in which I came second.

Not bad for a relatively unknown fencer, but it's nice to know my efforts to promote wheelchair fencing were recognized.

I do not yet have the skills of our top wheelchair fencers who, with their skills and agility, make the sport of wheelchair fencing so exciting to watch and can win medals at international and world levels. I see myself as somebody who loves the game and somebody who has gained a lot from it, but still has a lot to learn. I aim to make more people aware of the sport through my book and social media, and hopefully, I can encourage more people to try this fantastic sport.

I still receive emails from all over the world asking about the sport, but I am always amazed by the number of people who say they have never heard of wheelchair fencing.

I want to point out that wheelchair fencing is suitable for those with most disabilities. Although the sport requires the use of a wheelchair, you do not have to be a fulltime wheelchair user daily. The sport is suited for amputees, and many compete at international and world championships.



I still have a lot of work to do, but hopefully, I will eventually inspire a new generation of wheelchair fencers

Here are my wheelchair fencing Social Media Links. Please come and follow them.

Facebook Page

<https://www.facebook.com/WheelchairFencerJonathanCollins>

Twitter

<https://twitter.com/Jonatha56744262>

Instagram

https://www.instagram.com/wheelchairfencer_jon_collins/?hl=en

Youtube

https://www.youtube.com/channel/UC8u3wXWb_v9Wet6CnxuVNLw

Amazon:

Into the Frame Book Link

<https://www.amazon.co.uk/dp/1718141122>

Good Reads Book Link

<https://www.goodreads.com/book/show/44284491-into-the-frame>

5 Ways to Address the “What’s Wrong with You” Questions

By Raven Tolliver



“Why do you walk like that?” “How long have you been in a wheelchair?” “How much can you see?”

These seem like questions only children would ask. But regardless of age, the general public

seems not to understand it’s invasive to ask someone about their disability or medical condition. Some of us with disabilities don’t mind sharing. We get these questions all the time: “How did it happen?” “How long ago?” “How do you perform *insert action here*?”

The pressure for us to answer comes from within and outside the disability community. We shouldn’t be rude. We ought to represent other folks with our disability in a positive way because we could be one of few people someone meets with a specific disability. If you come across as rude, you could prevent someone from helping other people with disabilities in the future. People are just curious and should not be ridiculed or punished for their ignorance. And on and on.

But we’re not all eager to answer the same questions again and again and have repeated conversations about how disabled we are. Some of us oblige reluctantly or come up with witty responses to intrusive inquiries. No matter how you respond, it’s essential to understand you have a choice regarding how and what you share about your body and how it functions. Maybe you haven’t thought of different ways to address these questions because your parents or friends always gave the tell-all answer, and you adopted their approach. Perhaps you’d like an approach more fitting to your personality, but you can’t come up with one at the moment.

Why Bother with Answers other than the Facts?

As a blind woman, my disability is visible when someone sees me using my white cane or guide dog. People will approach with questions, even when we're not required to interact. From across parking lots and grocery store entryways, I'm asked, "How much eyesight do you have?" "How'd you go blind?" "Is that a guide dog?" "How do you know where you're going?"



I don't appreciate it when strangers want to discuss my disability out of the gate because focusing on someone's disability above other characteristics is not recognizing them as a person with strengths, goals, and successes. Instead, it highlights their limitations and disadvantages. People with disabilities are more than lives with medical conditions, using mobility aids or other accommodations. Asking me about my disability or service dog without asking me

my name or how I'm doing is not acknowledging me as a person.

In the instances I respond, people tend to continue in their line of insensitive questioning, and they're in awe and praise me for being able to live life to the extent they do. Without saying it, it's like they expect everyone with disabilities to live in their parents' basements, waiting for someone to be kind enough to give them something to do with themselves. They don't realize they're condescending.

It also seems when you disclose details about your disability to someone, they don't take care not to share your information with other people. This is uncomfortable enough when your family, friends, or coworkers do it. Others treating your medical information as public knowledge is a big part of why people fail to recognize when they're being intrusive.



Furthermore, it's strange when people act like my most significant success in life is getting out and living with a disability. I'm getting by the best I know how, which is more than some folks are doing, no doubt. But I've made great achievements through hard work and significant effort beyond just living.

Lastly, it seems that the nondisabled public expects that people with disabilities should be willing and able to educate and ease others' curiosity at any moment. Sometimes, we are. Typically, we're trying to get through our day like anybody else and don't have the time, patience, or energy to explain, especially when someone's asking, "what's wrong with you?" before they know anything else about you. They have no idea how many times you've heard it that day or week.

So here are some ways I've answered questions from the general public about my blindness.

Short, Sweet, Straightforward

"I don't like that question," or "I don't like to talk about it," are quick responses I often use. In one short sentence, you can communicate that question makes me uncomfortable, and I'm not answering it. Generally, people will apologize and move on.

Another response that makes people stop and think about what they've asked is, "I don't share my medical history." Whatever diagnosis you may or may not have is personal information. It's not suddenly public record simply because it's obvious you have a disability.

Question Them Back

"Why do you ask?"

This is a chance to educate. Because the answers almost always boil down to: (1) they're just curious, (2) you look like another person they know who also has a disability, or (3) they volunteer for an organization that helps people with the disability they think you have. It's an

excellent time to inform the curious member of the public that they're asking you to share personal information.

Ignore It or Change the Subject

Ignoring questions is meant for the folks who randomly ask questions as you're passing by. While it's considered rude by some, I don't mind being mildly impolite to those who aren't considerate of me. I don't usually interact with everyone who engages with me, especially when they're engaging with me in a way I find insulting.

When changing the subject, I've responded to prying questions with things like: "So how's your day been?" "Can you believe it was 54 this morning, and it's already 95?" "How long have you been working here?"

It's an odd reaction. But that's okay; it's a strange question. Reserve this sort of response for people you have to interact with for a short time, like a rideshare driver or customer service employee. I won't say people always get the hint, but enough of them do for me to respond this way occasionally.

Use Humor

We sometimes can't help but respond to silly questions with silly answers. Maybe a question is not silly, but we've heard it so many times, we've crafted several inside jokes, and have been waiting for the next person to ask so that we can amuse ourselves.

Some examples of innocent wit:

Question: "How do you know where you're going?"

Answer: "How do you know, I know where I'm going?"

Or, "I don't, but I'll get there anyway."

Question: "What happened to your eyes, if you don't mind me asking?"



Answer: “I’m not sure. I couldn’t quite see what happened.”

Admittedly, these are dad-joke adjacent, but I promise they’re funnier when you use them in public in front of people. Like changing the subject, some people will get the hint while others will persist.

No Shame in Sharing Your Truth

Many folks with disabilities aren’t nearly as sensitive about sharing as I am. Just as no one is obligated to share, you ought not to be ashamed to share when you’re inclined. Disability should be discussed, and people ought to be more familiar with our successes and struggles as they pertain to, or are external of, having a disability.

On occasion, I open up to strangers about the basics of my disability. When I am at work, it is common for me to introduce myself with, “Hi, my name’s Raven. And I have no eyesight whatsoever,

just so you’re aware.” Typically, these are people I will be working with or receiving assistance from in some fashion. In such situations, it’s useful to share how much eyesight I have or how I navigate for us to cooperate in a space or project together. I need them to know what my limitations are to create a more supportive, safe, and productive experience.

If you’re interacting with strangers for an extended period, you might find it helpful to share your disability upfront. It helps people be more conscientious of how they interact with you. And if you exhibit certain behaviors that might seem different, awkward, or surprising, the explanation is already out there, so folks won’t make a big deal about it.

And sometimes, people will make a big deal about it anyway because they forget you have a disability in the five minutes they’ve known you.

Having an apparent disability doesn’t mean you



have to give in to social pressures and disclose details about your condition. It’s essential to understand why personal questions from strangers can make us uncomfortable, and the many ways there are to engage with such questions if you decide to engage with them.

Creating a Personal Finance Plan as a Person with a Disability

By Tracy Stine

An unfortunate circumstance of living with a disability is that society and their clichéd views on disability will unnecessarily “force” that person into a lower class of income, often poverty.

Due to unemployment, underemployment, or other circumstances, many people with disabilities are receiving some form of disability income. There are roughly 29.4 million people of working age in the United States with some disability, and only about 52% of these people are employed.

Of those that are not employed or underemployed, there are about 477,000 on Social Security Disability Income. The average monthly SSDI payment is around \$1,260 - \$2,110 for an individual. The other disability income is Supplemental Security Income (SSI), and that averages about \$783 for individuals and about \$1,175 for couples.

Considering that the average cost of living in the United States can be pretty high, depending on where you live, paying for your expenses can be daunting. This is why I want to show you how to create a personal finance plan as a person with a disability so you can be able to live comfortably within your means and perhaps even get ahead.



Start with a Budget

The first thing you should do is create a budget. A budget is your plan to help you decide how you will spend your money each month. It ensures you have enough money to cover all your bills and show you where you're spending too much or too little money.

To create a budget, you need to determine your monthly income, list all your fixed expenses, and then record all your other spending. Now categorize them into groups (Utilities, Car, Home, Groceries, Entertainment, etc.). Subtract your expenses from your income, and you'll either have a negative or positive number. A negative number means you have more debt than earnings, and a positive amount means you have money left over at the end of the month.

There are several ways you can create a budget:



Use Budgeting Apps

There are many apps available for different user preferences and usability. Some of my favorites are:

- **EveryDollar** - Uses a straightforward layout with easy to fill in screens and provides percentages of money spent in each category. This app claims to be able to create your budget in just ten minutes. Available for download on your computer, iOS, and Android.
- **Mint** - A popular app that can track all your transactions, categorize them, and compare them against a budget limit you have set up. The app sends you alerts when you are close to going over your budget available online, and iOS and Android downloads.
- **GoodBudget** - Great for couples who share bank accounts and syncs the budget to track

each other's spending. Available online and for download on iOS and Android. **Bonus:** They offer an online budgeting course.

Many of these apps can connect directly with your bank accounts and will automatically update all your transactions, which saves a lot of time.

Use a Ledger

Maybe you instead write your budget out so you can see your data more clearly. Then writing in a ledger book will be your way to go.

Start with an accounting ledger and a current bank balance (with no outstanding credit on it). You then enter each transaction on a line and either subtract it from your balance when you spend money or add it to your balance when you receive payment.

Along with the main running balance pages, have a page for each expense, and copy each ledger entry from the main pages each time that expense occurs that month. At the end of the month, you'll know the total you spent on that expense. Finally, set a budget limit on each expense and either meet or stay under that limit.

Using a ledger can be a time-consuming process as you will need to write in every transaction that occurs.

Create Budgeting Spreadsheets

Lastly, you can use a spreadsheet program like Excel, Numbers (for Macs), or a free program like Google Sheets.

Many of these spreadsheet programs have budgeting templates available as well. I suggest taking advantage of one of those, as many have already created layouts and math formulas for you.

Enter your transactions, and the spreadsheet template will do much of the work for you. Again, you'll need to enter all your purchases by hand, but it's easier than a ledger as the math formulas

are already in place to do the calculations for you.

The book *How to Make a Budget: A Guide to Creating a Budget for Better Money Management* by Jason Schuler can walk you through the process of budgeting your money.

Whichever budgeting method you choose, you need to commit to doing it consistently. Once you have a month's worth of entries, it's now time to look at reducing your spending and increasing your savings.

Reduce Your Spending

Now that you have been tracking your money for a while, you will start to see spending totals that may surprise you. For example, spending \$6 at a fast-food joint every weekday may sound cheap, but that's about **\$126 a month!** But making lunches at home that cost roughly **\$42 a month**, is a savings of **\$84**. Let's take a look at where you can either lower, cut back, or eliminate those expenses.

Lower Your Bills

We can start reducing our spending by going over our "cost of living" bills and lower them.

Here are several ways to get started:

- **Electric and Water** - Start conserving how much you use every day. Get products that lower the usage, such as low-flow water taps and energy-saving power strips. Changing your thermostat can save 3% per degree every 8 hours on your heating and cooling bill.
- **Phone and Internet** - Look at how much you are using each month and see if your current plan fits this. You may find that a lower-tiered plan fits better with your usage. Shop around for lower rates in your area, and switch. **Bonus tip:** Many companies will make you a deal when you call and say you want to switch.
- **Housing** - Many financial blogs suggest moving to or buying a cheaper place. For

many people with disabilities, this can be difficult because accessible housing and transportation are very limited. But there are options such as housing grants, negotiating the rent, or refinancing the mortgage.

- **Policies** - Go through all your insurance policies and see if there are "extras" that you don't need or discounts you can apply. Contact your insurance agent and discuss lowering rates or shop around for a different provider.

Cut Back Expenses

Next, go through the budget and see where you can cut back. You may need to get strict with yourself here.

Some areas you can cut back on your spending can be:

- **Groceries** - Do price comparisons when grocery shopping, buy generic brands over name brands, and buy in bulk and break those up into portion sizes to freeze or store. Take advantage of cash-back apps such as Ibotta, Shopkick, ReceiptPal, and many others. **Bonus tip:** Creating a shopping list and sticking to it can potentially save you 60% on your grocery bills by cutting out impulse buys.
- **Cable** - Do you need 400+ channels? How about going cable-free and get streaming? I cut my cable company and switched to Philo streaming, Netflix, and free Roku channels and saved \$60 a month.

Eating Out - Did you know the average American household spends about \$3,000 a year on eating out? That's about \$250 a month! Cut back on eating out and start making more meals at home. One way to cut back on meal creation is to create all your meals in one afternoon and freeze them. Many great cookbooks offer make-ahead meals, one I enjoy is *The Healthy Make-Ahead Cookbook: Wholesome, Flavorful Freezer Meals the Whole Family Will Enjoy* by Robin Donovan.

Eliminate Spending

Lastly, it would be best if you looked for expenses you can get rid of altogether. These are things that you're paying for but no longer use, things that have a free version you can use instead, or purchases that you can create yourself instead of buying.

Some spending you can eliminate might be:

- **Subscriptions** - Are you paying for magazines or newspaper subscriptions that you can read for free online? How about gym and Club memberships - would it be cheaper to pay "per visit" instead of the monthly membership? Get rid of these expenses that are eating into your earnings for minimal benefit.
- **Entertainment and Events** - Can you eliminate nights out with friends? Did you know going out Fridays and Saturday nights cost approximately \$65 or more a night? Or about \$520 a month? Look for free events to attend instead of that expensive concert or

sporting event.

- **Splurges** - Eliminate your impulse buying by promising to wait at least 24 hours, a week, or a month on purchases. I'm sure our closets have an outfit we thought we *needed* at the time but never wore.

The goal is to try and lower your spending in every category, even if just by a few dollars because a little bit here and there can go a long way in your budget.

Remember to review your budget every few months and see if it needs to be adjusted. Review your spending habits again and change the limits on each category if necessary. Don't "fix it and forget it."

Lastly, if you have a partner or spouse, you will both need to agree to the budget and spending limits. A budget is useless when the other person will not comply.

Pay off Your Debts

Part of your financial plan needs to include a way to pay off your debts. There are several ways to approach paying off debts quickly and efficiently.

I'm going to give you a list of debt examples that we will use to calculate savings in our different payoff methods:

Debt	DebtAmount	Interest Rate	Minimum Payment
Credit Card #1	\$5,000.00	11%	\$200
Credit Card #2	\$1,500.00	8.75%	\$60
Car Loan	\$8,000.00	6%	\$320
Totals	\$14,500.00	-	\$580

The total amount of these debts after paying them all off with interest totals **\$15,934.69** and will take **two years and four months** to pay off completely.

Let's say you also have an **extra \$100** after your budget trimming. We'll use this to help pay off our debts faster

Now let's look at the different debt payoff formulas and how they will help pay off your debt quickly and save you money.

Debt Snowball

The term “debt snowball” was coined by financial expert Dave Ramsey. It means you pay off your debts from the smallest amount to the largest.

When the smallest debt is paid completely, you apply that monthly payment to the next lowest and so on until they are all paid off. You continue to pay the minimum balance on all other debts.

Using the above table's debt amounts, here's how the debt snowball would work:

	Debts Payoff Order	Minimum Payment
1	Credit Card #2	\$60 plus \$100 extra = \$160
	After payoff, apply the \$160 to the next debt.	
2	Credit Card #1	\$200 plus \$160 = \$360
	After payoff, apply the \$360 to the last debt.	
3	Car Loan	\$320 plus \$360 = \$680

The total amount of these debts after payoff and interest is now only **\$15,642.98** and will take **two years**.

That's **over \$2,600** in savings!

Consolidation

Let's look at consolidating the two credit card debts onto a zero-interest credit card while still paying the minimum on the car loan.

You found a credit card with 0% interest for six months, so you transfer the two credit card debts to the new card and continue paying the car loan.

	Debt Payoff	Minimum Payment
1	New 0% Credit Card \$6,500	Previous minimum payments plus \$100 = \$360
	After six months, you've paid off \$2,160. Interest rate increases to 10%	
2	Balance after 6 months \$4,340	\$360
	After payoff, apply the \$360 to the car loan.	
3	Car Loan	\$320 plus \$360 = \$680

The total payoff with interest amounts to **\$15,106.10** and will take **one year and five months**.

You've saved **over \$7,200!**

Refinance

Lastly, you can contact your debtors and work out a lower interest rate on your debts. You also kept paying the same minimum payments and applied the amounts to the next debt after payoff.

You decide to deposit the extra \$100 into your savings instead.

Let's see how much you save now:

Debt	New Interest Rate	Minimum Payment
Credit Card #1	9%	\$200
Credit Card #2	6%	\$60
Car Loan	4.5%	\$320

The total payoff and interest costs **\$15,579.23** and will take **two years and three months**.

You have saved **over \$1,000**.

Remember that these figures will work only if no new charges occurred, and the monthly payments were consistent, which rarely happens in real life, right?

Nevertheless, it would help if you took every effort to **initiate a debt cleanse**, and eventually, you will have more money every month.

Increase Your Savings

Savings can be used for emergencies such as home or car repairs, replacing broken appliances, or medical emergencies. Your savings will help cover unexpected costs that would cause financial hardship otherwise.

That's where things get tricky for those on disability income. For those on Supplemental Security Income (SSI), their resource limit is \$2,000 for individuals and \$3,000 for a couple.

Build up Your Savings

Since you've trimmed your spending, you can now open a savings account with that extra money.

Here are some ways to start adding to your savings account:

- **High-Interest Accounts** - Opening or switching accounts that have a high-interest rate. Some banks take only minutes to sign up online and have small minimums requirements to start.

There are no asset limits for those on SSDI, though.

That's where building up savings can be problematic because you need to stay under those limits or lose that income support.

First, I'll show you how to build up your savings. Then I'll show you ways to legally bypass the SSI asset limit to save even more money.



- **Automatic Transfers** - Set up regular electronic transfers to your savings. For example, when you receive your check every month, the next day have your bank automatically transfers \$20 to your savings account. After a year, you have **saved \$240 plus interest**.
- **Use Savings Apps** - Using apps such as Acorns, Chime, and Digit can help build your savings in different ways. Some “round-up” your purchases to the nearest dollar and deposits that. For example, you spend \$5.23, and the app transfers 77¢ to a savings or investment account.

Other Savings Accounts

There are other savings assets you can deposit into and build up as much as you can without being punished by the Social Security Administration.

Some of these include:

- **ABLE Savings Account** - This stands for Achieve a Better Life Experience, and allows those with disabilities to have a savings account to save for a house or car payment, or save for emergencies. You can contribute up to \$12,760 a year to this account (for 2020). The total limit is \$100,000.
- **Health Savings Accounts (HSAs)** - HSAs cannot be counted by SSI when there are *set restrictions* on accessing the account. When you restrict the HSA for only qualified medical expenses and nothing else, you can build up as much money as permitted by the IRS.
- **Plan to Achieve Self Support (PASS)** - PASS is a written plan of action for getting a particular job or starting a business. A person with a disability can save up monies towards this new job or business without penalty.
- **“Special Needs” Trust** - Certain trust funds are not counted as assets only when there is a one-lifetime beneficiary, must be



irrevocable, and only pay for medical bills not covered by other sources. It can pay for private rehabilitation, services or devices, supplemental education, and some different “needs.”

Do be sure to consult with a lawyer before opening other savings accounts to be sure that you won’t jeopardize your monthly disability income.

Take Advantage of Services

Having a disability also means needing either extra medical attention or various accessible equipment, which can be costly.

Some social services and non-profits can reduce or eliminate these extra costs.

Some of these services include:

- Housing and Urban Development (HUD) (<https://www.hud.gov/>) - Has grants to



help people with disabilities gain accessible housing, or renovate their existing dwelling to be accessible.

- Lifeline for Vets (<https://nvf.org/veteran-resources/>) - Find various services for disabled Veterans.
- National Mobility Equipment Dealers Association (<https://nmeda.com/>) - They'll help you find mobility equipment and accessible vehicles and financing.
- Vocational Rehabilitation (VR) - provides a variety of services such as equipment purchases, job training, education, and more. Check online for the office nearest you and see if you qualify for assistance.
- NeedyMeds (<http://www.needymeds.org/about>) - To help pay for your medications.
- Friends of Disabled Adults and Children (<https://www.fodac.org/programs/durable->

medical-equipment/) - Provides durable medical equipment and repairs, home modifications, and assistive tech.

- Local support agencies and charities - Contact your local agency that provides support for your specific disability for resources to help with financial, medical, or equipment support.

You can also check out disability.gov and charitynavigator.org for any other programs or charities that may be available for you.

Find Ways to Make Extra Money

Lastly, as part of your financial plan, you can include different ways to earn some extra money.

How much you can make without affecting your disability income depends mainly on how much you are receiving each month. The SSA will subtract any "countable income" (your income minus any allowable limits) from your monthly check.

But making a little money irregularly or infrequently does not count towards SSI.

Making extra money ideas include:

- **Take Surveys** - Downloading apps such as Swagbucks, InboxDollars, MyPoints, and many more to earn money.
- **Declutter your home** - Go through each room in your home and collect all the things you don't need or want any longer and then either sell them online or host a garage sale.
- **Create a Side Hustle** - A side hustle is a small work from home business you can do for extra money (some can turn into profitable full-time jobs). Some ideas to **get started** are:
 - **Complete small tasks** - Using TaskRabbit or GigWalk to complete small tasks from home or near you.

- **Freelance work** - Find a freelance job in your field of work such as writing, graphic arts, transcription, voiceovers, translations, and many more options.
- **Blogging, YouTuber, or Podcasting**- Become a blogger, create videos on YouTube, or host a podcast in your specialized field or about your disability.
- **Crafts** - Create and sell your homemade crafts or products. You can sell locally at flea markets or online like Etsy or Shopify.

This extra money can go towards paying for your groceries, shopping, bills, and wherever you need it.

Final Thoughts

Creating a personal finance plan as a person with a disability means taking control of your life by controlling your finances. You get to determine how you want to spend or save your money.

Taking control of your finances can be a liberating experience, especially for those who've lived under a caretaker's control. If you're still under someone's unwarranted caretaking, there are ways to self-advocate for what you want in your life.

Whichever financial plan you choose, it should be easy to use and maintain, match your lifestyle and needs, and prevent bad financial habits from emerging.

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It's Expensive Being Disabled: The Able Act Solution

By Angela Fox

It's hard to believe that 20 years ago, I applied for social security disability. I had no intention to do something like that at the young age of 18 years old. But I was about to go to college and would not be able to get health insurance to pay for a new electric wheelchair I would need for campus life. I had gone straight to applying for medicare, but was told that qualifying for social security disability would help me get medicare. I was thrilled when I got through the process. After all, I would get my electric wheelchair and have a monthly income. For a future college student, that seemed like a lot of money at that time.

But my thrill quickly turned into a headache once I got a campus job. After earning more than \$20 a month, my social security disability payment would be reduced. I couldn't believe it! I knew that I couldn't have more than \$2,000 in my bank account. Not a problem--I was a poor college student. But I didn't know that earning money would affect my benefits. That first semester, while juggling campus life, was also a bureaucratic nightmare. The nightmare quickly ended when I received a brochure from the Social Security Agency about a new program that just passed in Congress called the Ticket to Work program.

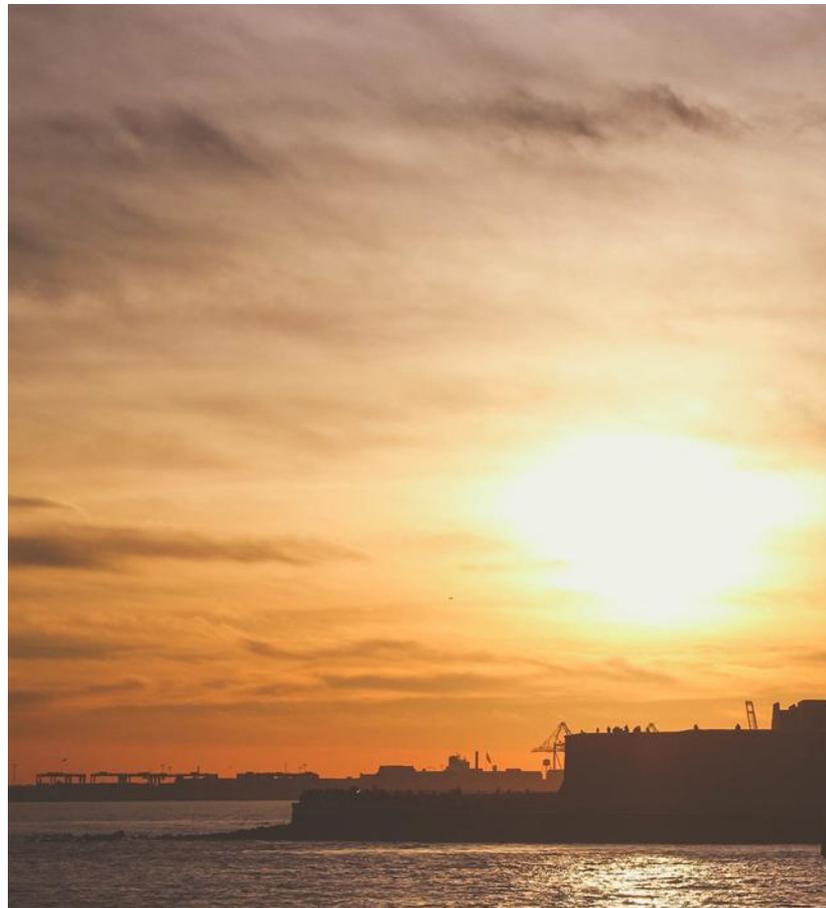
The Ticket to Work program, in basic terms, did not count any earned money that was spent on education or training necessary to gain employment. (<https://choosework.ssa.gov/>) A college education, even an international relations degree like I was earning, qualified me to participate in the program. Every semester I had to provide college book receipts and tuition bills to my social security counselor to ensure that my social security disability payments kept coming in. While most college student's biggest bureaucratic nightmare was dealing with the financial aid office, I was dealing with ensuring my quarterly paperwork was submitted on time to a federal agency. It's no wonder that in my sophomore year I became the university's student organizational director, which required me to ensure any organization registered with the campus. Organizational registrations were child's play to me.

Even though I am grateful for the Ticket to Work program, it had its flaws, one being the need to send receipts for every dollar you spent on your employment education. But the biggest weakness is that the program only applied to education expenses. We all know that education is just one drop in a large lake of endless expenses because of your disability. It wasn't until about 14 years later that this dilemma would be addressed and resolved through the passing of the Stephen Beck Jr. Achieving a Better Life Experience (ABLE) Act (Public Law 113-295).

On December 19th, 2014, the ABLE Act amended the popular Internal Revenue Service health and saving account that many have used to spend tax-free money for medical expenses. (<https://www.irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities>.) In a lot of ways, it's very similar. It's another tax-free account but on steroids. The ABLE Act allows certain individuals with disabilities to save tax-free money to spend on disability expenses. Or maybe a more appropriate way of thinking about it is that the

money can be spent to pay for any additional cost as a result of just being disabled. The idea behind the ABLE Act was that the average dollar doesn't go as far for the disability community because the environment is not accessible. Think about it--how many times have you had to hire someone to help you do something that another person without a disability would not have to pay for? For me, I have to hire a housecleaner every month to help scrub the floors or clean the one bathroom in my house that my wheelchair cannot get into. I am sure this is just one example of an expense that may resonate with you, and hopefully, you meet the criteria discussed below.

The ABLE Act was created to put economic spending power on more of an equal playing field for the disability community, but not all individuals with disabilities qualify. First, anyone receiving social security disability is eligible and should be encouraged to open an ABLE account. (Don't worry, there is another way to qualify.)



Unlike my concerns back in college, any money up to \$100,000 will not be counted toward the \$2,000 savings cap or prohibition of earning more than \$20 a month. Meaning you can save up to \$100,000 in an ABLE account without losing your social security disability benefits. But in its original law, only \$15,000 a year could be put into the ABLE account. Under these rules, it would take you about six and a half years before you reached the \$100,000 cap if you put in the full amount allowed each year.

The ability to save more was added at the last minute to the 2017 Tax Plan. The ABLE to Work Act and the ABLE Financial Planning Act allows an account holder whose employer does not have a pension, to put in more money. If you do not have a pension option, then you may contribute up to that year's poverty line on top of the standard \$15,000 yearly cap. Currently, the poverty line is about \$12,000. In this circumstance, you could then save about \$27,000 per year!



The other change that occurred in 2017 is appropriate for the other way you could potentially qualify to use if you don't receive social security disability benefits. The original ABLE Act allows anyone who becomes disabled before their 26th birthday to be eligible for the program. The disability has to be severe enough that it meets the definition found in social security disability. You must go to the IRS and have a disability certificate completed by your doctor. When the ABLE to Work and ABLE Financial Planning Act passed, it allowed the ability to roll over regulate 529 accounts (tax-free money earmarked for a child's college education) into the ABLE account. It was needed to help families who set up 529 accounts before receiving a child's diagnosis and now will be unable to go to college and use their 529 funds for their original purpose. I applaud the change because it reduces the redundancy of having two accounts that are for education expenses in some way, but it makes me uneasy about judging a child with a disability as not being able to obtain an education as the reason behind it. We must always look at changes in the law, even if they are reasonable, to see if any views are stemming from ableism behind it.

You may ask yourself why only up to 26 years old? There are two thoughts behind this, depending on which political party you support. The Republicans stated that the goal was to help those who would be the most disadvantaged because they would have less financial successes. Children and young adults would find it hard to pay for expenses since employment opportunities are not allowed or are limited. The Democrats pointed to the fact that this age group is a tiny percentage of the disability population—an excellent way to limit the scope. But at the end of the day, both parties had to compromise at the age of 26 years old.

The ABLE Act and its sister acts aren't just governed by the federal government, but also require state intervention. Specifically, the ABLE Act required each state to figure out how it was



going to implement this new account to allow as much flexibility as possible. States had many factors to consider. For example, would Maryland want to have it controlled by the state or let private banks to set up ABLÉ accounts? What should Maryland do about local benefits that may have a saving cap that is much lower than the ABLÉ Account yearly cap? Finally, how can Maryland make its program more marketable than other states since individuals can apply to any state without being a resident? These are some of the questions that Maryland's ABLÉ Act Taskforce had to figure out.

I was very fortunate that I was appointed by Maryland's governor to be a disability representative on the task force. I applied for the year-long appointment after contacting my state representative for support and got it! The task force had state congress representatives, local government officials, and disability organizations involved. During six sessions throughout 2015, the task force decided that the ABLÉ Act account would be part of the 529 account system. There were some concerns raised that state employees needed training on interacting with individuals with disabilities, particularly those with intellectual disabilities, which would lead to excellent customer service.

I suggested that a disability council be created to have continual input about customer service. Instead, a representative from the state's disability department would be involved with the 529 account program. I disagreed with this approach because it only focused on the administrative aspect of customer service, not whether or not any changes to the ABLÉ Act account at the state level need to occur. Only a council of people with disabilities, in my opinion,

could tackle this need. Finally, the state decided that the accounts could be invested in the stock market and that any state benefits income cap would not be affected by the ABLÉ Act accounts.

Being involved with the task force was very surreal, considering I could have used it when I was a college student. Imagine all the time and frustration I could have avoided by not having to collect receipts on how I spent my campus job salary on my education. But as an adult, I was particularly interested in the task force for many reasons. I had just successfully embarked on purchasing my first home before joining the task force. But as I discussed in my book, *My Blue Front Door*, on Amazon, financial resources are hard to find for individuals with disabilities who may be employed but still struggle with paying for any home modifications needed. If I had the ABLÉ account, under Maryland's program, I could have invested my savings into the stock market without having to pay an investor. I also would receive a higher tax refund because the money saved could have lowered my taxable income.

Hopefully, you find yourself qualifying for the ABLÉ account. The ABLÉ National Resource Center is the national organization devoted to providing state contact information and other

important information about the program for you to sign up. (<https://www.ablenrc.org>) In most cases, it's as easy as opening up a bank account. But if you don't find yourself qualifying, the disability community is continuing to push for more access to the program. The National Down Syndrome Society is advocating Congress to pass the ABLE Age Adjustment Act, which would lift the age requirement to 46 years old. (<https://www.ndss.org/advocate/national-advocacy-public-policy/achieving-a-better-life-act-experienceable-act/>)

If you already have an ABLE Account, let others know about it. For example, in the state Maryland ABLE program, it wrapped up its fiscal year on June 30th with 2,314 ABLE accounts and totaling

\$16,756,810 in assets. (From email newsletter on <https://www.marylandable.org/>.) Unlike me, if you find yourself having an ABLE account that could be used to modify a home but still don't know where to start, please check out my blog, podcast, and book all devoted to how to be a homeowner with a disability.

Find *My Blue Front Door* book on Amazon or www.angelafoxbooks.com

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I have mild cerebral palsy (CP) and bipolar disorder, and I thought love was not going to happen for me. My disabilities are invisible (I had surgery at age ten to help with the CP), but their impact on my life is not. The impact on my self-esteem is not.



Love in the Time of COVID-19: Online Dating as a Woman with a Disability

By Miranda Belle Brent

I had my first crush on a boy, a classmate, at age four or five, and thereafter got crushes frequently. And they lasted a long time. I carried a torch for my sixth-grade crush well into high school, and my college love, though unrequited, lasted years after graduation. For a long time, I felt like a child in love, because as far as I knew, my feelings were never reciprocated. I felt that I might as well have been a schoolgirl for my lack of romantic experience. I thought that just because love hadn't happened for me, that it would never happen, and that because guys hadn't responded the way I wanted, my feelings weren't valid as love, particularly as the love of an adult woman.

I have spoken to disabled friends about love and relationships, and it seems like long-standing, unrequited love is common among us, at least

within the CP community. (In my case, there may have been extenuating circumstances, such as going to an all-girls' high school, which made it difficult to meet guys.) It's common for people with disabilities to be friend-zoned or treated as if they do not have sexual or romantic desires and impulses. What happened in my case was more nuanced. What I realize now is that I hardly ever made a move. Thanks to the miracles of Facebook, I am in touch with many of my former flames, and they all say they were oblivious to my admiration. I was so busy trying to avoid embarrassment and not mess up friendships that I never told anyone about my feelings. I think this goes back to second grade when I told my crush I liked him. He looked me straight in the eye and said, "I already have a girlfriend."

“That’s okay,” I said quickly. “We can just be friends.” Thereafter, I would always try to befriend the guys I liked first and hope that they would become interested in me. I pretended that just being friends was okay. But it wasn’t okay. It is never okay when you want so much more. The feminist in me cringes when I say this, but I thought there was something wrong with me because although family and friends told me I was beautiful and talented, I never received that kind of validation in a romantic context. I was, therefore, shy, insecure, and uncomfortable around most guys and excruciatingly envious of the girls I knew who were in romantic relationships.

I didn’t have my first romantic relationship until I was twenty-seven. I was away from home for the first time, and within a few days, I had a boyfriend. This should have proved my mother’s contention that it was lack of opportunity, and not anything else, that had led to my being single for so long. When I mentioned my feelings of inadequacy to my boyfriend, he looked deep into my eyes and said, “There is nothing wrong with you.” But the weight of so many years of this belief was so great that it would take more than one guy to convince me of my attractiveness as a partner.

Fast forward ten years to 2020. My friends and classmates are all married with children. My two best friends have each had new babies in the past year, which was also a painful year when I faced a potential infertility diagnosis. COVID-19 hits the US and up-ends the world of work. Suddenly, there are all kinds of remote work and networking opportunities that don’t require a driver’s license (which I don’t have) to access. As my professional life as an editor rockets off, I begin to wonder if the pandemic might level the dating playing field too. I decide to find out.

I choose Bumble as my only dating app because I have heard good things about it from friends, and because it seems to be the safest since women

must initiate all the heterosexual relationships. Within a few minutes of creating my profile, I have nineteen potential matches. Then thirty-four. Then fifty-nine. I am astounded.

As of this writing, I have matched with well over 100 men, (probably closer to 200), and counting since I joined the app on June 7, from all over the country, from all walks of life, of all different races, and all different backgrounds. Of these, I have probably video chatted or texted about sixty of them (and counting, but not all at once). Sometimes these are just a few brief texts to establish that we are actually incompatible. I am serious about five of them at any given time, but I may talk to more just to see what’s out there. But I never make a guy think I like him more than I do, at least not intentionally. It’s a delicate balancing act.

I am always totally upfront and honest about the baggage I bring to a relationship: my disabilities; my experience of a form of homelessness and being wrongfully institutionalized for five years due to my family’s economic reversal; the two sexual assaults, one incident of sexual coercion, and nearly constant sexual harassment I endured from other residents at the relatively safe nursing homes where I stayed during my family’s housing crisis; my continuing poverty that has its roots in my homeless era; and the fact that I am not as established in my career as I should be. And you know what? None of it matters.

None of it.

All the guys I meet are empathetic and full of admiration for my endurance and resilience. They don’t care that I’m poor. They don’t care that I don’t have a driver’s license. They don’t care that I’ve only had one relationship. And contrary to what I’ve read in women’s magazines and online about women who are virgins outside of their early twenties, they don’t care about my lack of sexual experience (it’s a turn on for many). They just want to know me, date me, and, in most cases, they want to sleep with me too.



I'd read about online dating for years before taking this plunge. And just like I would never sleep with someone on the first date, I told myself I would never sext (for those unfamiliar with the term, this means to send sexually explicit pictures or messages via text or chat). This was because of the risks involved in sending pictures to guys and because it felt too much like having sex itself. That rule has quickly gone by the wayside. In my experience thus far, it seems that for most guys (but not all), sexting shows a woman's openness and compatibility. Sexting is an individual choice that every woman should make for herself, establishing boundaries that she is comfortable with. It is not without risk—especially if you are young, please think twice about sending photos, video, and audio (I use all of those to sext). It's important to note some safe practices if you sext potential partners. Because of risks like hackers using your photos, or worse, your partners using your photos against you (Google "revenge porn" for more information), you should use an app like Snapchat, where pictures expire quickly, to send photos. Don't show your face with your body (especially in nudes). Only sext about things you would actually do in person. Taking pictures in clothes, if done right, can also be sexy—I have posed in T-shirts and the short shorts I wear to sleep in, to good effect. If you do decide to actually text pictures or send pictures through another app, make sure you really trust

the people involved, and that they are who they say they are.

Sexting is a form of empowering and safe sex during COVID, and for me, as a virgin, it has been a revelation. In real life, the bodies of people with disabilities are not valued and are the objects of pity, not lust. Now, suddenly guys are clamoring for written interactive fantasy sequences of sex we would have together and for pictures, which I grant on a case-by-case basis, depending on my individual

sense of the guy and what kind of relationship we might develop together. And when I send pictures, I get tremendous reactions: "You have great curves!" "You have great lips!" "You have beautiful hair!" "Your eyes are sophisticated yet warm and inviting [...] your smile is beyond [...] it's a] bold and beautiful smile."

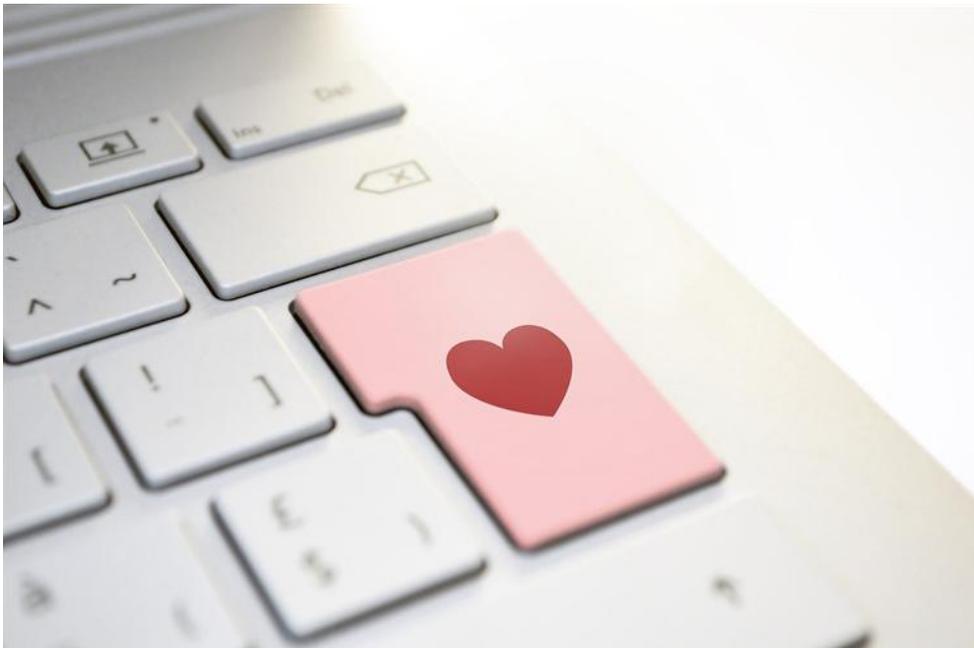
But it is their comments about my legs that surprise me the most. "Legs for days!" says one guy. "Wow, nice legs!" say others. My legs are scarred from surgery, and after the surgery, the muscles have looked underdeveloped to me. I keep them covered, even in summer. I love dresses and skirts but only wear them if they are long enough to cover my scars, or if I can wear them with pantyhose. One guy texts: "Your scars tell stories, and they're beautiful. They're sexy. Your body is beautiful."

"You haven't seen them," I text back. (They don't show in photos.)

His reply is swift and sure. "It's your body, and I wanna look at it, get lost in it, and touch every inch of it. The scars don't matter, Babe, 'cause it's you, and you're beautiful."

Online dating has shown me that I am desirable, both intellectually and physically. Because I never had much of that experience offline, I didn't think I could ever have that experience.

For years prior to joining Bumble, I had read all these horror stories about how disabled people are less sought after in CP Facebook groups and groups for people with physical disabilities in general. I have discovered that only some of these narratives are true. Now, this might be an effect of my combined privilege. I am an attractive, young, blonde white woman. Prior to 1997, when my family lost our business, I grew up in a middle-class or upper-middle-class household, with the best possible healthcare, a great education, and with parents and grandparents who made sure I was exposed to different cultural experiences and to at least some travel. I grew up with parents



who saw my potential as limitless, despite my disabilities, and who made sure other people saw it too. My parents, mostly my wonderful, valiant mother, fought for my healthcare. They fought insurance companies. They fought to make sure I was mainstreamed and not wrongfully tracked into special education. I think, although I have not asked, that all of these privileges combined make me seem more nondisabled than disabled to potential partners, or that they make it easier for men to look past my disabilities.

And despite all these privileges, I have not been

“out” as a disabled woman (as in telling people about my disabilities) until May of this year. After my surgery, it was easy for me to pass as nondisabled, and it was important to me to do so. I thought passing would keep me safer from job discrimination and dating violence. Even friends and family who knew me before the surgery gradually forgot about my physical disability, and I almost never discussed my bipolar disorder, which started to manifest itself in the form of depression in the last part of my senior year in college, but it was only officially diagnosed years later.

I only came out as disabled because the Centers for Medicare and Medicaid Services proposed changes in nursing home admission rules that would make it easier for people to be admitted to facilities and harder for them to get out. I could not bear for other people to be wrongfully institutionalized and potentially abused, even though that is a reality that many people with disabilities have faced and continue to face. I called on my friends, family, and

colleagues to submit public comments against the proposed changes, and in doing so, went public with my story. I am done with passing, a thing which I thought would protect me but instead brought so much pain in the denial of myself. I am done with secrets.

And speaking of secrets, what, besides my privilege, is the secret to my success? This has been my strategy.

- My profile has been carefully written and edited, down to the last character, to attract my ideal man. This is where having a list of

what you want for reference is important. Prior to joining Bumble, I made a list of what I wanted in a man. While connection and chemistry are more important than individual list items, the list does provide important internal guidance for me.

- I use all the pictures that are allotted to the profile. The algorithm promotes you more with the more pictures you have. I don't use any filters or make up in my photos—I use petroleum jelly in place of lip gloss to give my lips an attractive shine, but that's it. (And I would never use it if I were going to actually kiss someone—the flavor and texture would be off-putting). The fact that my photos are without artifice, and that my appearance is completely natural, excites guys more than if I had sophisticated makeup on. I do make sure lighting and angles are good. But that's all.
- I don't mention my disabilities in my profile. That's something I address after the guys have been attracted to my pictures, my warmth, my sense of humor, and my talents.
- I know how the app works. Bumble has various paid features. There's a feature called Bumble Boost, where you pay to see the profiles of people who are interested in you, among other things. If you pay to see who's

interested, you can determine how effectively your profile is attracting the people you want. There are Bumble Coins that you can use for a feature called Spotlight that promotes your profile to local users for a half-hour interval of your choosing. You can also use coins toward a Super Swipe to indicate major interest in a profile. As of this writing, I have paid for two months of Bumble Boost (\$24.99 per month) and for thirty-four Bumble coins (\$34.99). You can spend less money for less time and fewer coins. I also know when to use the features. Using Spotlight on a Friday or Saturday night during traditional dating hours works best, for example.

- I use the app on my phone and my PC—I prefer it on my PC because that way, I can use a more comfortable keyboard and avoid typos. Sometimes I use them simultaneously because both versions of the app do not always generate notifications, so if I miss a notification on one version, I get it on the other.
- I approach dating like a job search. I am thirty-seven, I'm high risk for pregnancy, and I want kids. I don't have time to play games in love. The way I look at it, the more guys I talk to, the faster I can find one I want to spend the rest of my life with.

- I read everyone's profile carefully.
- I am judicious about my swipe rights (the profiles I approve). Bumble promotes you only if you are selective in your choices.
- I only swipe right on people I would actually get involved with.
- I only swipe right on men I am attracted to physically. I try to be flexible about what constitutes physical attractiveness, but if there's no spark there, it's not fair to either of us for me to swipe right.



- I play around with my search filters and with profile preferences. Instead of saying I want marriage, I say I want a relationship because there are far more people looking for relationships than marriage. A relationship could certainly lead to marriage. There's no reason to scare guys off by having them think I am too serious. I also say I'm a social drinker. I actually don't drink, but because I don't mind if others do (in moderation), I don't want to scare off the many social drinkers on the app. I am always honest about this when I actually begin talking to someone, and so far, everyone has understood my reasoning. I've had no complaints about dishonesty, but if I didn't do this, it would be dishonest.
- When I accept a match, I always greet the man with his name, a thank-you for his interest, and with a specific reason, drawn directly from his profile, about why I matched with him. I also frequently end with a call to action ("Let's talk!" "Please message me.") or a question or issue ("fill in the blank of unusual hobby for the right guy. Are you the right guy? ;) Don't forget flirty emojis, emoticons, and gifs!
- Play to your strengths. If you aren't flirty in person, but you're a good writer, use your writing to flirt or sext effectively.
- I showcase my talents. I started an unlisted YouTube channel, so I could upload videos of my singing. My ex-boyfriend used to love it when I sang to him, and so far, other guys love it too. It's easy to send YouTube links through the app.
- After I get a sense of who the guy is, I offer to email some of my writing, which I send from an address that does not have my last name attached to it. The response to my work is also huge, and it's even more gratifying to me as a writer than the response to my body.
- I use the app to keep track of all the men I am talking to. I also copy and paste my

conversations with each from the PC version of the app to my word processing program. That way, each conversation becomes a searchable document, so I can easily keep track of what I have told each person, and what each guy has told me about himself.

I will say that there has been a bit of a learning curve. Like a surprising number of Americans living in poverty (12.6 million, according to the Lifeline Facts Campaign),¹ I possessed a free basic phone from the government's Lifeline Program until the end of February of this year. (Don't get me started on the abysmal service that phone had. Yes, it's true you get what you pay for, but to offer vulnerable populations something literally called a Lifeline Program and then give them phones that don't get cell reception in a pocket verges on the criminal.) Learning to operate a smartphone, and in particular, the camera, with a very minimal user's manual, has been a challenge. But after getting called out, and even cursed out, as a romance scammer (also something for the uninitiated to Google) for not having requisite pictures, I was motivated to learn quickly.

Also, I am a freelancer. I work strange hours. Sometimes I message guys late at night because that's when I have the time to do it. It took me a while to realize that this could be perceived as a sexual invitation. So, you should pay attention to when you are texting. Don't text during dinner or the early morning, as a general rule, unless the other person has texted you around those times first. Also, don't assume that everyone has their phone on silent. Always ask about their phone's noisemaking and about the person's preferred times to be contacted.

I highly encourage you to try online dating during COVID-19, when it is harder for men to insist on meeting in person right away. This

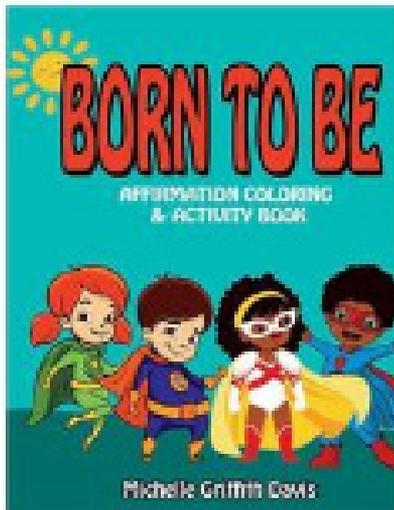
1 "Lifeline Facts: Improving Lifeline Participation; Avoiding Participation Barriers," Lifeline Facts Campaign, accessed July 5, 2020, <https://lifelinefacts.com/lifeline-facts/>. This organization is a not-entirely-disinterested group since it is run by one of the Lifeline carriers

allows you time to get to know each other by text, voice call, and video chat, so that they may be more interested in you during the date itself. Remember: use the pandemic to level the playing field. Be bold and take the plunge! You have nothing to lose and everything to gain.

A writer, an editor, and an activist for disability rights and other causes, Miranda Belle Brent, received her BA in English summa cum laude from

DePaul University with departmental honors by faculty selection. She has worked on books, journal articles, and other materials for scholarly and general audiences and is transitioning into editing fiction, memoir, and children's literature. She has plans for her own memoir, several children's books, some poetry and short fiction, and a nonfiction work about Florence Nightingale and Clara Barton. Email her at mirandabellebrent@gmail.com.

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MAINSTREAM SCHOOLS THROUGH THE EYES OF A PERSON LIVING WITH DISABILITIES

by Rulane Maluleke



Mainstreaming in the context of education mean providing a natural environment and general education setting where life skills are learned. Mainstreaming is shown to be academically effective and produces a quality education. The atmosphere is also conducive and caters to people without any special needs or assistance. Mainstream education and inclusion are concepts that go hand-in-hand. Of late, there have been a lot of debates regarding whether people with disabilities are segregated from people without disabilities; hence the term inclusion comes to play. The concept of mainstreaming is based on a student benefiting from being in a general classroom from the perspectives of both academics and social life. At the same time, inclusion is a concept based

on the fact that students with disabilities are not segregated from their peers, but should be included both socially and academically. By being involved in a regular education setting, students with disabilities have shown to be confident and display high self-esteem. Educating children with disabilities alongside their non-disabled peers creates understanding and tolerance. It helps in preparing disabled and non-disabled students to function in the world beyond the school walls. Children with disabilities may face social stigma because of being in the mainstream, or it may help them to develop socially. Even though people with disabilities are close and support each other, we mustn't build a wall between us and society at large. This statement applies to all levels of disability.

Parents of children with disabilities, do you consult your children when choosing a school for them? Do you make the best decision for your children's future? As a person living with disabilities, do you think that maybe your parents or guardians should have consulted you before they decided on your behalf? Parents know what is best for their children, and hopefully whatever decision they make is will be in the best interest of their kids. I really can imagine the conversation between the parents and the child and their level of thinking and understanding at that time, especially the parents of children living with disabilities. I must emphasize that, as I have mentioned above, this statement applies to all levels of disability. The reason for the title of this article is motivated by the fact that I was born with a condition called bilateral congenital malformation of feet, commonly known as clubfoot or happy feet. I do not know why they call it happy feet, because there is nothing happy about clubfoot, but that's a story for another day. Reconstructive surgery was done successfully, and a couple of months later, I learned to walk at the age of two years and three months.

I wish my parents had consulted me before they decided to send me to a mainstream school. Yes, I was seven years old, and probably would not have understood any of the things they would have said, but then who consults a seven-year-old about a decision that impacts their life? An in-depth discussion about education with your child is not a bad idea, whereby you would assure them that the space that you are sending them into is safe, it's for their benefit and it is in their best interest. Discuss and explain to them thoroughly; you may find out they know more than you think, and you might even learn a thing or two.

I do not know the reason why both my parents decided that I should attend a mainstream school in our village. The school was approximately 700 m away from home just around our block. I was limping so it probably seemed convenient, and I

would be at home after six hours every day. The closest special needs school was 250km away from home, and the waiting list is crazy. It should take seven minutes to walk to school, but it took me about 20 minutes. Therefore, I had to wake up 20 minutes early to make up for the time. My mother used to tell me that the earliest bird catches the fattest worm. Boy, that was my motto every day of my primary school life and mind you, I have never been late for school. I walked with my friends and cousins to school and back home. That must have put my parents' minds at ease, knowing that there was someone to look out for me. All parents worry about their kids on the first day of school, and it must have been the hardest thing for them to do since they were sending their disabled son out there into the unknown territory.

I was four years old when I realized that I was



disabled--I could not run, climb trees, walk like other kids, and I was ok with it. I was the first person living with disabilities to attend that school, so indeed, it was a new ball game to the teachers as well.

The school was mainstream and did not cater to people with disabilities at all, so there were no ramps at all the school's facilities. I had to climb a lot of stairs every day, and I was the shortest boy at school-that made it ten times harder. Standard equipment for people with disabilities, like a unique chair for people diagnosed with A.D.H.D or a special desk for a student that is in a wheelchair, would be too much to ask.

Most teachers never gave me special attention or treated me differently than other kids, and that gave me a sense of belonging. During physical therapy. I had to do all routines, no exception. No matter how hard the exercises were, I did

them, and for a while, I felt like one of the other kids. The first few days were exciting; I had never seen so many kids in my life-they came in different shapes and sizes. School was a fun place to be, until one day some students started teasing me about the way I walked. They mocked me, laughed at me, and some even went as far as imitating how I walked behind my back. Some were stupid or brave enough to do it in my face. Basically I was bullied by half of the learners, but as time went by I got used to it.

I guess I learned to live with it or pretend like I did not care while I was dying inside. I was hurt, and I had to deal with that every day. Some days were good; some were bad. Sometimes my friends would reprimand the learners, who would wait until I was alone to tease me and do all the bad things they used to do to me. I was confused; I did not understand why they were so cruel to me, why they hurt me so much. The only thing that I held on to was that I was getting educated to better my life. I was seven years old, but I knew that. One of my teachers called me to her office and asked me if it was ok. She had noticed that I was not my usual bubbly self.

The only piece of advice she offered me was to stand up for myself. In my head I was like, "you're the teacher, you should protect me. How do you expect me to do that? I'm a kid!" "Small," "tiny," "dumpy," "bricks," and "shortness" were some of the names that were given to me by those bullies. Some of these names have stuck with me to date. Those bullies made me feel like I didn't belong in school or anywhere in the world. All I wanted was to play and get educated just like them--was that too much to ask? I couldn't tell my parents that I was bullied because I did not want to burden them with worry and add more stress to their lives. Little did I know that they would die for me, they would kill for me. My happiness mattered to them more than anything in the world.

The pain, the anger, and the frustrations were





I think they were impressed by the dynamite that came in a small package, and I became like their little brother. The one time that I was late, one of them carried me on his back and ran towards the school gates, and we made it before the gate was closed, and thanks to him, I did not get punished. It felt like they were my guardian angels. Those guys were ready to beat up anybody I pointed out, or they would hold their hands and feet, and I would do the beating. The guys just felt

too much to bear. The tension was building up inside. It felt like a ticking time bomb, and it could explode at any time. There was a voice inside me, and I did not know where the voice suddenly came from. It was like a little mini-me or something, and boy mini-me was brave, courageous, and feared nothing and nobody. Mini-me was like my alter ego. He was bold and fierce, and I was the exact opposite-weak, small, and scared. It took me a while to realize that I was mini-me because I took everything those bullies threw at me. The fact that I took the punches, the insults, and still woke up every day to go to school proved that I was strong-willed and had a heart of steel. The bullying continued for a while until mini-me snapped, and like a lion, I attacked. I hit with everything that I could find, dusters, chairs, brooms you name it; that was not a fight-it was a total beatdown.

The rage, the anger, and the resentment I felt was uncontrollable. The teachers came out as they heard the commotions outside. They watched in awe as I dismantled and floored the poor guy. I could not believe that me in that tiny body had so much strength. From that day something switched on. I was baying for blood, going for each person who had bullied me. That day, a group of senior boys vowed to protect me.

the need to protect me, and I must say they fell into my plans for revenge like manna. I packed a mean right hook, and I named it 'Roman.' Revenge was sweet, the tables were turned. I was the one doing the bullying and most learners at school feared me. Some wanted to be my friends to avoid being under Roman's mercy.

All it took was one fight, and I was popular, powerful, and bitter. I enjoyed beating up learners so much that if I saw that you were looking at me the wrong way, I would slap you hard. I did not care how old you were or how big you were, and I was having fun. I enjoyed myself for the first time in a long time. Waking up at six o'clock every day was no longer a drag. It was fun. The 20 minute walk to school felt like 10 minutes. I was the 'man.' My reign of terror lasted for a few years until one day, a girl from our neighbouring school was stabbed with a mathematical instrument for bullying her classmates, and that was a turning point for me. I did not want to suffer the same fate as her.

I still had a lot of insecurities, and that forced me to work hard. Yet, as said by our former president and father of the nation Nelson Rolihlahla Mandela, "it is always seems impossible until it is done." To prove that I belonged and had

every right to get educated just like them, I had to demonstrate my competence. I channelled all my energy into my studies, reading every night, and kept a diary to write about how I felt. My academics improved; I became top of the class. It felt good. I even volunteered to help other learners with their homework. I felt lighter, like a heavy load was lifted off my shoulders. A combination of hard work, intelligence, and a sense of humour was my secret recipe for success.

My parents made the best decision for me at that moment and time. All they wanted was to make sure that I got a fair chance in life, and that school in my village was the best they could do. I faced those challenges because the society we live in is ignorant and misinformed; it judges people based on our appearance. Our society has failed their children and us dismally. It was hard, but I persevered. I was determined to make it by hook or crook. You never know how strong you are until you are faced with real-life challenges. People living with disabilities are strong and

resilient, and courageous.

We can take anything that life throws at us, but that doesn't change the fact that we are human and we get hurt. We have emotions, we feel, like everybody, and we deserve to be treated with respect and compassion and our disability does not define us. We deal with the inequality of life and limited opportunities and the lack of resources, yet we have the strength to wake up every day to face those challenges. We do not complain and whine, but keep on moving. We have that 'never say die spirit,' and our approach to life is commendable. We have a heart of a gold, lion, and steel combined altogether. We have proven every day that life has no boundaries. Trust me, we might look fragile and weak, but we are tough, smart, intelligent, and talented. You may throw anything at us and try to break our spirit, but like a phoenix, we always rise from the ashes, from the rubble that life throws at us. We keep on moving and live to tell tales.

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Successful Transitioning

By Michelle Steiner



When most students without disabilities graduate from high school, they do so with excitement and plans for the future. Graduates may decide to go to college, trade school, or begin a career. Students with disabilities may share in the excitement and have the same options as students without disabilities. A graduate with a disability may have an added element of nervousness and situations that a person with a disability may not have. Many of the services that they once had may not be in place, and they may wonder if they can handle the demands in the future. A successful transition plan can help the student with a disability approach post-secondary life with confidence.

The first step to a good transition plan is knowing your disability. You need to know what your disability is and what works to help it. If you don't understand something about your disability, then ask. Advocacy is an integral part of post-secondary transitioning. Not everyone will understand your disability, and you may need to explain your disability to a future professor or boss.

It is also essential to know what your strengths and weaknesses are. I knew that I was good at reading and writing. I struggled with math, science, and geography. A career or college program that involved a great deal of math and science was not the best choice for me. An



individual's interests also need to be a factor in post-secondary planning. I knew that I wanted to do college, but I worried about passing math and science classes. I had a teacher who wanted me to do vocational training because she didn't think I could handle college. None of the programs at the vocational school interested me.

The next step to a good transition plan is to research the options. Look for colleges and training programs that interest you. It is also important to find programs that offer disability accommodations. Community college was a good option for me to begin with. The school had a program of study that interested me and provided disability accommodations.

Another critical aspect to consider in post-secondary planning is living arrangements. I chose to live with my parents while in college. I had an apartment on my own for a while but had to move back for financial reasons. I went back to school during that time but commuted to school. I was happy when I was able to have my place again. Other living arrangements may be dorms, apartments, or group homes. Some people live with roommates, and others can live independently.

Employment is another important part of transition planning. You want to think of jobs that interest you and things you are good at doing. You may have to work at a job that you may not be interested in to pay bills. Your local



office of vocational rehabilitation can help with job placement. I worked in educational settings and offices. I knew that retail would not be a good fit for me. My math disability would make using the cash register difficult. I also ruled out waitressing with my poor eye-hand coordination, because I would have spilled drinks on people. It is essential when you are at a job and need accommodations to advocate for yourself. I have also had a few jobs that did not work out, and I was let go. I have found that getting fired from these jobs has led to better opportunities. Don't be discouraged if one job doesn't work out the way you want to. Other jobs are waiting for you.

Individuals with disabilities have the same desires to live the lives of their choice as people without disabilities. A person with a disability may have to do things differently. A successful transition plan can make post-secondary goals possible for people with disabilities.

The Confluence of Poverty and Overpopulation Introduce Disabling Conditions in the Population in Darfur, Sudan

Laura Rhyne Tollin

June 16, 2020

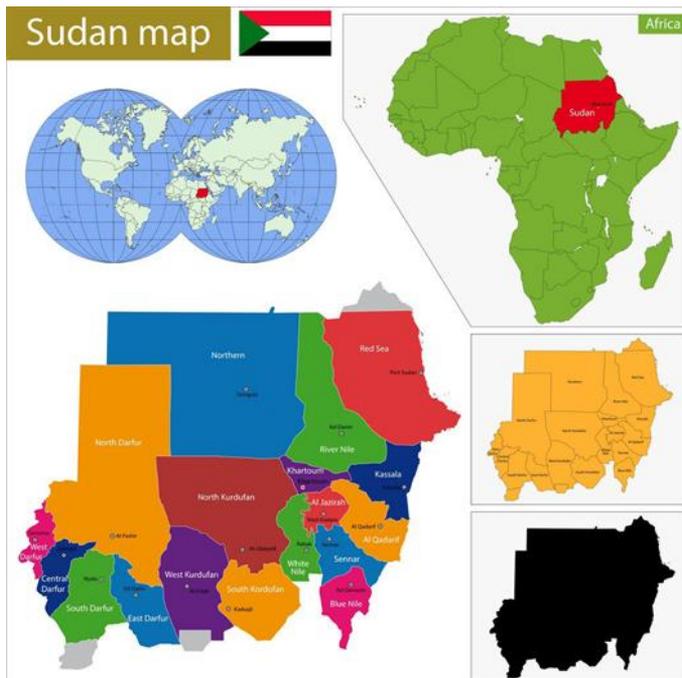


A region of violent upheavals, Darfur is an example of overpopulation as a cause of poverty and disability. This article focuses on the bi-directional characteristics of disability attributable to poverty and violence, which increases the likelihood of a “child having a disability can begin prenatally before a child is born” (Shah, 2020). Fragile states, such as Darfur, Sudan, do not provide adequate services to women.

According to *CIA Factbook*, the population of 45,561,556 in Sudan is concentrated in the 0 to 14 age range at 42.01%, with 78 million people with disabilities (PWD) in Africa (Agbo 2019). This is indicative of an unbalanced society where no preventative prenatal services are provided, which can lead to disablement and death to the fetus or mother. Warfare conditions stress an expectant mother’s body; hence, introducing the concept that “conditions of war and forced displacement may become embodied,” therefore, contributing to the disablement of the population (Clarkin, 2019).



This embodiment encourages disablement, and kids or adults with disabilities are exploited to a large extent. The importance of prenatal education of expectant mothers is crucial, as research shows “positive gains in cognitive and non-cognitive gains in children at risk of developmental delay,” as demonstrated by the high rate of return in investment by age in the prenatal programs (Shah, 2020). Contributing factors to the disablement concept are the fact



that people with disabilities in Africa are left to their own devices, such as relying on family and friends to scrape together a life of meaning. This can and does lead to the exploitation of this vulnerable population. To prevent this population growth, prenatal services such as birth control measures are feasible. Organizations in Africa, such as the Darfur Women Network, is developing programs to raise awareness and education levels of women in the region. As a result, that would establish personal empowerment among the women as they bear the responsibilities of raising children through agricultural programs that promote skill development that lead to income earnings.

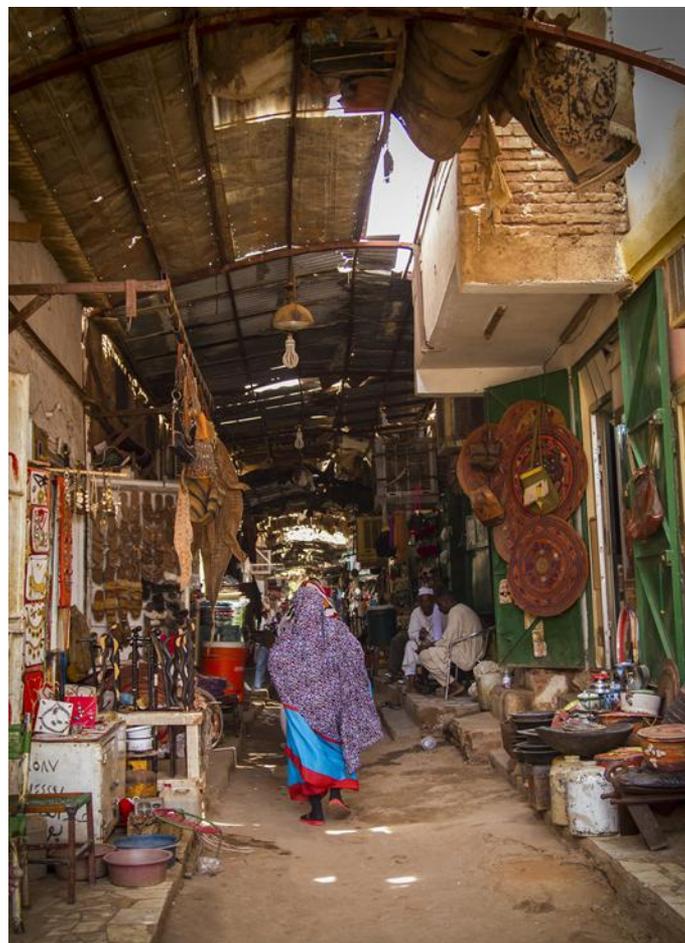
With this increase in PWD, Africa is focusing attention on disability-inclusive development efforts to be more inclusive of this minority population. Like the population control metric, disability-inclusive development “requires considerable civic education, focussed particularly on viewing disability as a social construct rather than a medical ailment” (Agbo & Makuwira 2019). However, despite increased awareness of the plight of people with disabilities in society and efforts to update accessibility measures, the standards or policies

currently do not address the issues. The legal enforcement of the Convention on the Rights of Persons with Disabilities (CRPD) has been largely disregarded by African countries “despite significant amplification in both the policy arena and development discourse” (Agbo & Makuwira, 2019). In other words, Africa is not walking the walk.

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Thriving After a Spinal Cord Injury

by Rosemarie Rossetti, Ph.D.

Rosemarie@RosemarieSpeaks.com



My life dramatically changed in an instant on June 13, 1998. While riding my bicycle, a 7,000-pound tree fell on top of me, leaving me paralyzed from the waist down.

At the time of my injury, Mark and I had been married three years. I had a speaking business Rossetti Enterprises Inc., www.RosemarieSpeaks.com, and a publishing company. Due to my injury, I was not able to work. Since I was self-employed, there was no income from my businesses.

Coming home from the hospital in a wheelchair was a rude awakening. Our home was not accessible, and I was unable to function independently.

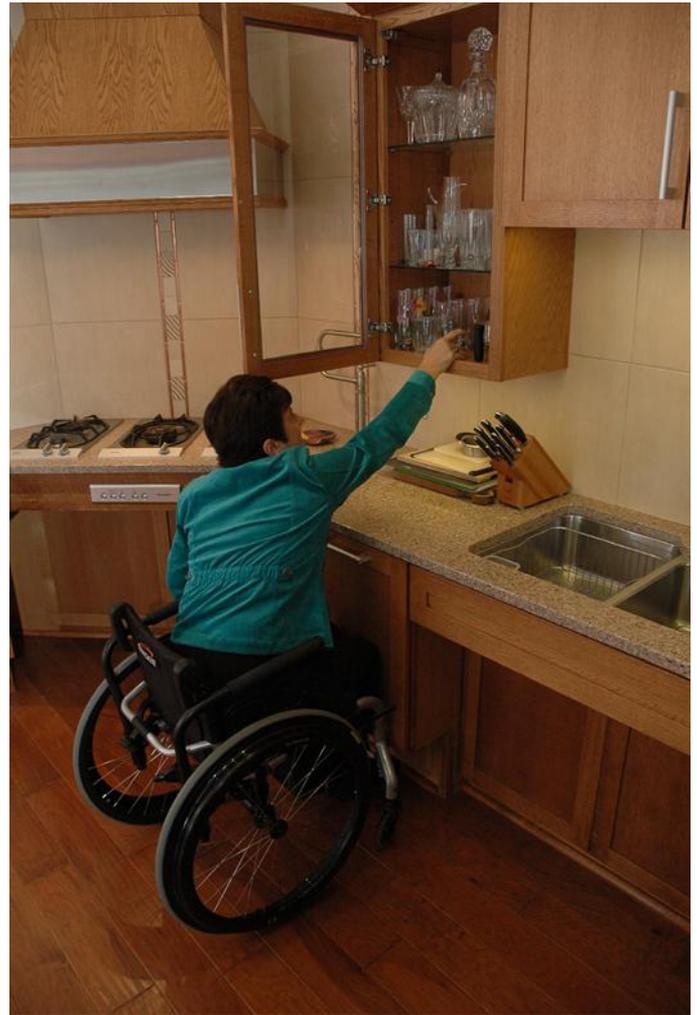
The journey of recovery was daunting physically and mentally. For two years, I went to physical and occupational therapy three days a week. I started writing about my experiences, thoughts, and lessons that I was learning. I wrote inspirational articles monthly and

began speaking to audiences about coping with change and dealing with adversity.

In 2003, I wrote *Take Back Your Life! Regaining Your Footing After Life Throws You a Curve*. In this book, I shared my five **Lessons to Live By**.

1. Do something new every day.
2. Focus on a hopeful future, not on self-pity.
3. Believe that the impossible just might be possible.
4. Allow more time to get things done and be patient with yourself.
5. To lower your stress, lower your expectations of other people.





Thriving after a spinal cord injury takes motivation, determination, perseverance, and a support team at home. Mark was my life-saving hero on the bike trail and my support at home. At no time did I doubt Mark's unconditional love for me. He demonstrated his love and support daily. Slowly we made the adjustments that were needed to reframe the injury, focus on a hopeful future, and rebuild our lives.

Our home was a significant source of frustration for me since I depended on Mark so often. We knew we had to move. After looking at homes for sale, meeting with builders, and discussing our options, we chose to hire an architect in September 2004 to design a custom home. In January 2005, a group of fellow professional

speakers in our mastermind group gave Mark and me the idea to make our home a national demonstration home and garden to showcase universal design and green building. They also advised us to partner with sponsors for products and services to build our home.

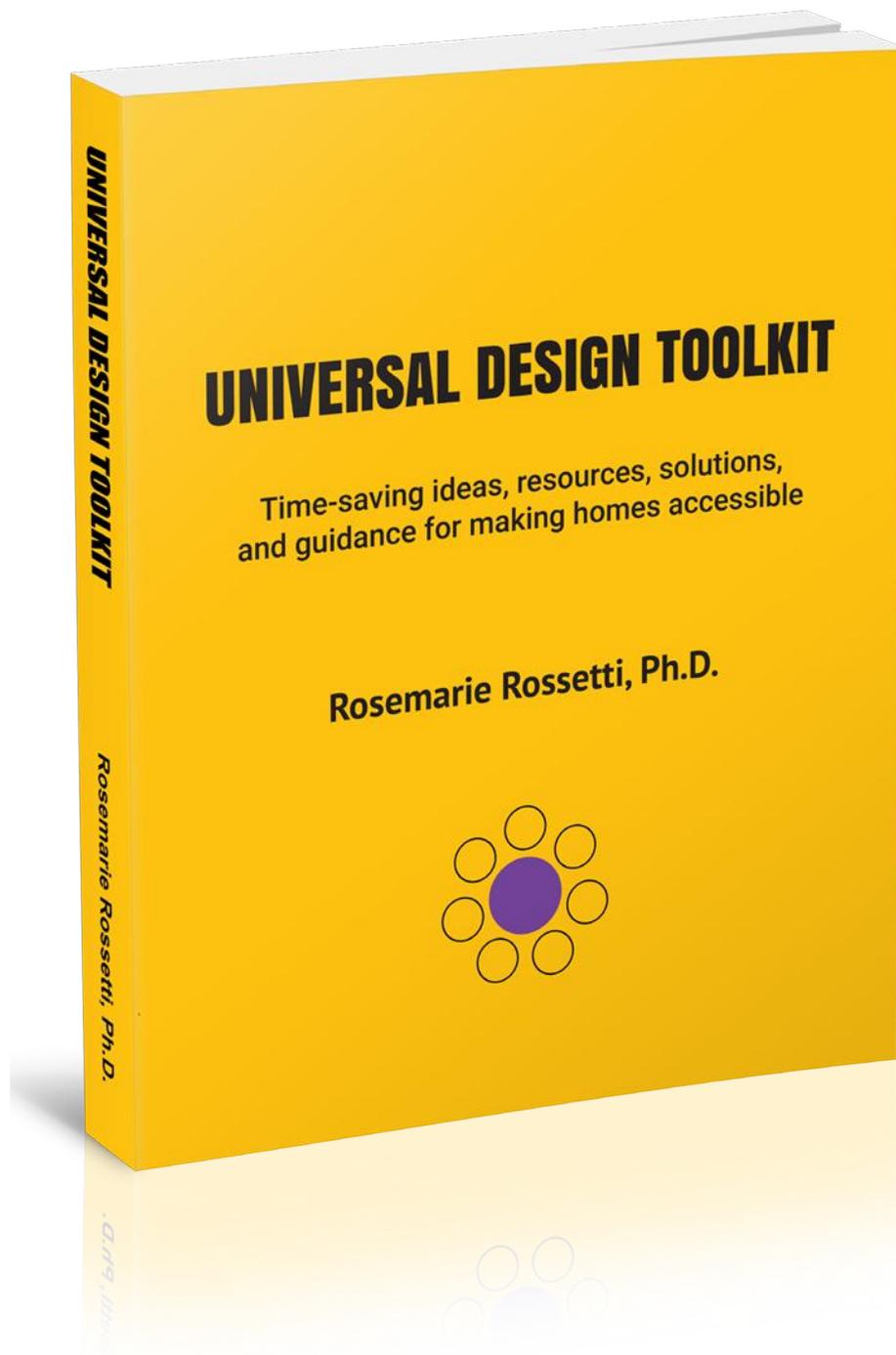
We purchased a 1.5-acre lot in Columbus, Ohio, in December 2006. Construction started in September 2009. Mark and I were the general contractors and acquired over 200 sponsors and hundreds of volunteers to help us build our national demonstration home and garden, the Universal Design Living Laboratory, www.udll.com. We moved into our house in May 2012.

As a result of designing and building our home, I began writing and speaking about accessible

design and universal design. In 2017, I wrote the book, the *Universal Design Toolkit: Time-saving ideas, resources, solutions, and guidance for making homes accessible*.

The path that I have taken for my life and career has been influenced by new ideas, guidance

from others, and opportunities that I pursued. I am persistent, resilient, determined, and hard-working, all traits that helped me in my recovery. My advice to people who are recovering from an injury is to realize that life can be better once you know what you are looking for and find the people who can help you achieve what you want.



JENNIFER KEELAN CHAFFINS

BY MOLLY WIESMAN

Interview conducted July 9, 2020

A CHILD OF THE MOVEMENT



It is a searing image, that of hundreds of people abandoning their wheelchairs and struggling on their hands and knees up the steps of the United States Capitol in a demonstration of the terrible physical and emotional toll those with disabilities face when they're confronted with inaccessibility. It was March 12, 1990, and one of the warmest days of the year so far in Washington D.C. Cherry blossoms were already in bloom. What makes the image even more searing is seeing that one of these people crawling up the steps is a young girl, no more than eight years old, saying that she is determined to make her way to the top of the steps no matter what.

No matter what. Who was this young girl, and what has happened to her since that pivotal day for the disability rights movement?

The girl, now a woman, is Jennifer Keelan

Chaffins. Jennifer was born prematurely in Grand Rapids, MI. When she was two, doctors diagnosed her with Cerebral Palsy. It was around then that she says she first began to realize that she had a disability. One day she and her friends were playing Duck, Duck, Goose and they wanted to go outside and continue the game. As they went outside, she tried following them, but says she couldn't get her body to cooperate and couldn't stand up. Throughout her young life, Jennifer's family prescribed to the social model as opposed to the medical model of disability, believing it wasn't a problem that Jennifer had a disability; the attitudes and inaccessibility imposed by society were the problem. "Jennifer didn't have a problem, society did," as her mother Cynthia says. "Walking wasn't a priority, but her intelligence and abilities were."

Jennifer attended her first protest at age six while living in Arizona. Other notable attendees at the protest included Diane Coleman, President and CEO of Not Dead Yet, (<https://notdeadyet.org>) an organization that opposes assisted suicide, and Jennifer's relative Tom Olin, who was the National American Disabled for Attendant Programs Today (ADAPT) photographer, and coincidentally, was the person who took the famous photo of Jennifer climbing the Capitol steps. Jennifer's attendance at this protest would spur her life of advocacy. The protest was focused on getting lifts on public transportation buses. Jennifer was so inspired by the protests and advocacy of the group, that she went on to protest with them in San Francisco where she met towering figures of the disability rights movement such as Judith Heumann (Crip Camp: <https://www.netflix.com/title/81001496>) and Justin Dart Jr., the Father of the Americans with

Disabilities Act (ADA) who was present with President Bush at its signing. (<https://cdrnys.org/blog/advocacy/a-short-history-of-justin-dart-jr-father-of-the-ada/>)

A CHILD OF THE MOVEMENT GROWS UP
What happens when a child of the movement grows up? Like adults with and without disabilities, Jennifer's emergence into adulthood included the deep desire to live independently and achieve a higher education and gainful employment.

Jennifer, at various points in her life, faced many barriers to affordable, accessible housing, a common problem faced by many people with disabilities. Aside from the challenge of finding accessible housing that met her needs and desires, she repeatedly witnessed others with disabilities who were being denied housing vouchers from the Department of Housing and Urban Development (HUD) or were forced out on to the streets and into institutions. People with disabilities were being consistently denied the opportunity to live within the community at a place of their choice. Jennifer also saw people with disabilities being forced to prove they were mentally stable enough to live in the community, as their disability was often used against them because housing authorities had the right to question their ability to live in the community. Jennifer explains that this is common practice in HUD programs, and the housing authority and management have the right to "test" people and determine where they would be better suited to live. This kind of attitude by the housing authority displays ableism in and of itself. The housing authority would ultimately reject Jennifer because it couldn't accommodate her accessibility needs. Jennifer says there were even times she suspected she had her rent raised after asking for accommodations.

Jennifer continued to fight for accommodations in housing and employment and obtained two college degrees, all while having to continually

prove her disability and need for accommodations despite being obviously physically and permanently disabled and using complex rehab technology, such as a Permobil F5 VS Corpus stander chair for mobility, that can only be obtained by a physician's recommendation and insurance approval. "Let's just say you can't just buy this chair at Walmart," she says of her chair. "It would seem to me that housing authorities have been given too much leeway to not comply with ADA and other disability rights laws when it comes to accommodations, in particular for service animals, and HUD doesn't seem to care either," Jennifer says.

In reflecting on the passage of the ADA, Jennifer is aware of the importance of its significance in the disability rights movement, as well as her role in it. "The ADA is our Emancipation Proclamation," Jennifer has stated. "We should come together to use our unified voice to demand our rights be recognized." But for one of the most important pieces of civil rights legislation ever passed, Jennifer knows the law has its limits, specifically when it comes to the access the law is meant to ensure. "We've gone backwards. Buildings still aren't ADA compliant," she observes, adding "but the ADA is not just about the black and white law." Jennifer believes from her personal experiences that the civil rights divisions and agencies that are paid to enforce, protect, and adhere to the ADA have failed to do their job. Another purpose of the ADA was to teach and empower people with disabilities to "use their voice" and have a greater understanding of the ADA. "The ADA is also about teaching personal empowerment and I am hoping to achieve that through my children's book *All the Way to the Top*," Jennifer said (available at <https://jkclegacy.com>). "The book is not only a nod to the 30th anniversary of the ADA, but a way to teach the next generation about the ADA's importance and the history and what it took to make it happen," Jennifer says.

COVID

One of Jennifer's current concerns is the fear that if she were to be injured or become ill and an ambulance is called, she'll automatically be sent to a nursing home which may include COVID patients. Jennifer is aware of the challenges patients with disabilities potentially face when they enter a hospital and could be exposed to COVID on top of any other conditions they may have. "Now is the time to say we're not going to take it anymore," she says. Jennifer explains that the entire disabilities rights community nationwide is very concerned about these issues and is constantly monitoring and contacting members of Congress, state representatives and Health and Human Service agencies who control Medicaid to stop discriminatory policies that are being created. In her opinion, COVID 19 has made it vividly clear that the lives of people with disabilities are not considered as important as those without disabilities.

She stresses the importance of people with disabilities having a plan when they go to the hospital that would make doctors aware of the patient's desire and right to receive lifesaving medical treatment. It is an ADA violation to deny treatment because of a person's disability, yet some hospitals are ignoring this.

Having just celebrated the 30th anniversary of the passage of the ADA, it's so important to remember the figures who influenced the passage of the law, and Jennifer Keelan Chaffins is one of them. Her story shows many things, such as that you can make a profound difference in the world at any age. The advocacy skills she learned as a child from major figures of the disability rights movement served her well as she went on to fight for things such as affordable and accessible housing, a need for which is still felt by millions of people with disabilities across the nation. She was a child of the movement whose journey up the Capitol steps showed the world why passage of the law was so necessary. You can visit Jennifer's website at [https://](https://jkclegacy.com/)

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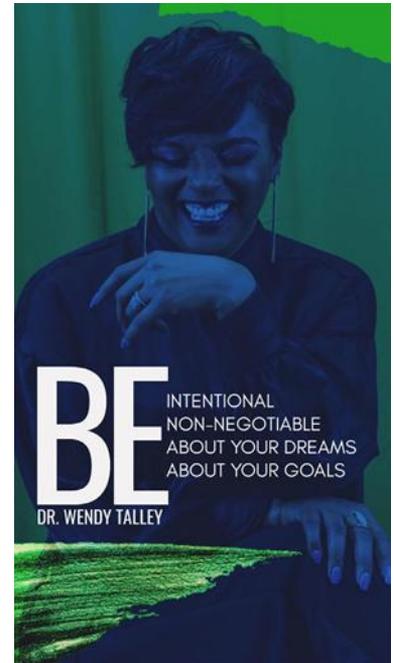
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No Shame in the Game of Life



Dr. Wendy Thelese Talley is a licensed clinical social worker in California. Wendy has been in the field of mental health for 20 years. She has served a variety of populations, which has also helped her to grow within her profession. Wendy is a wife and mom of a teenager whom she enjoys seeing grow each day. She is also spiritual and worships God and Christ in her daily life. Wendy graduated from the University of Southern California with a master's and doctorate in social work. She has a private practice in Los Angeles, where she has worked with professionals and families for over five years. In addition to her private practice, Wendy is also SONY Pictures Entertainment in Culver City's Onsite Counselor. During her doctoral program, she created Save an Aging Life Screening Tool for healthcare providers to screen aging couples at every office visit for intimate partner violence. *Imagine the World as One* magazine editors caught up with Wendy to talk about life, disability, successes, inspirations, challenges, and more.

As a person with a disability, would you describe what your life has been like living with a disability?

I have been living with Dyslexia and Dysgraphia all my life. When I was younger, I never was teased or made to feel out of place because of it. I guess the reason was it was a disability no one could see or hear. Society is very black or white. If they can see the disability, then it is a disability; if not, then it is considered low self-esteem. I did not suffer from low esteem when I was young; my parents always instilled in me the ability to be strong and know I come from a strong family. However, in school, kids can be mean and insensitive to those who may experience challenges. I don't recall being called names, but in class, no one wanted to sit next to the "girl who could not learn." My friends played with me at recess, but in class, teachers would place me in the front of the classroom while my friends were seated together in the back. I felt isolated, different, not like everyone else. In



addition to being separated in the school, when we had tests or complex work to do, I had to go with a tutor. “The Tutor” was a person everyone knew who worked with students who had some physical or learning disability.

As I moved through junior high school and high school, I continued with tutors, but I never was openly teased about it. My grades were not the best, but at least I blended with the other “cool” students. I was finally like everyone else. I have real friends now, so I thought. In my senior year, I knew I wanted to go to college after high school. My parents never talked to me about college. “Get your diploma and get a job,” my father said, is all I heard. My parents never checked on my grades, just as long as I went to school and I finished was all they cared about. A social worker at the school, Ms. Brown, met with me the week of a

college fair on campus to tell me, “I don’t think you are smart enough to go to college. Your grades are too low. You are a cute girl, marry rich, and have kids.” I was devastated. Was she right? Of course, my mother was not having it. She told me, “Earl and I don’t raise stupid kids. You can do anything you want.” So, of course, I believed her and all 9 of my brothers and sisters. I applied to 4 colleges, including an HBCU, and got accepted to all of them! I only had an SAT score of 600.

What has been the most significant success you have experienced in living with a disability?

Well, it is hard for me to pinpoint one big success living with my disability. I have to say out of all of my accomplishments in obtaining a BA degree, master’s in social work, and my terminal degree, doctorate of social work, I have successfully failed my way through college. Well, what I mean by this is, I have allowed myself to be ok with my limitations, use my resources for assistance and learn through my challenges in college to succeed. In undergraduate, I graduated with a 2.7 average GPA, graduate I finished with a 3.6 GPA and 3.8 GPA. I had found when I was open about my challenges and asked for help without feeling ashamed, I was able to make all my dreams come true. I have touched so many people about being open regarding my learning disabilities and freeing so many from their shame and guilt.

What has been a struggle you have had to overcome living with a disability?

My biggest challenge is myself. I have recently accepted I have “imposter syndrome” like most professionals. Sometimes when I can’t see all the outstanding accomplishments I have or had done. I let small events where I believe I did not do well become the focus of my thoughts. I begin to self-sabotage and shut down at times when I think I am being rejected and demeaned. WOW, just

saying that out loud brings anxiety. I am ok with being human and having experiences that make me a better and stronger person. However, when I think about being judged, at times, it brings me to tears. I don't believe I have overcome this. However, I know it will not stop me from being the best me.

How did you overcome that struggle?

I have been a life coach for a few months to address many different challenges in my professional and personal life. As far as the imposter syndrome, this is a recent discovery, so we are still assessing the situation.

As a person with a disability who has created great success for yourself, what do you attribute that success to?

I attribute my success to having a growing relationship with my higher power, God, and understanding that no matter what I go through, God will always have my back. I love my mom

and dad for instilling in me that I am a smart and beautiful young woman, and I can do anything I want. I genuinely believe the opinions folks in my current and past have or had about me never will never come to pass because I am destined for something greater. God gave me this disability so I can show how amazing He has been in my life, and I can do all things.

How and from whom have you been supported to achieve the level of success you have?

My biggest supporters have been my husband and my son. I would not be able to go as far while being a mother, raising a son, and working on building a business. Mr. Tywon Talley has been my rock through this whole process. He helps me brainstorm ideas about my business, products, or types of people to collaborate with. When I have moments of challenges, failures, and missteps, Mr. Talley will listen and wipe my tears. Then he remindd me "why" I am doing this and helps me to remember all the people who have been helped in my business. I am so grateful for God to have placed Mr. Talley in my life.

If someone wanted to follow in your footsteps, what advice would you give them?

If someone wanted to follow in my footsteps, I would smile and say, "Are you ready for a bumpy ride?" (laughing). The journey I have been on has been one for the history books, but it has shown me that I needed to go through the struggle, pain, sweat, racism, discrimination, disrespect, put-downs, awards, recognitions, and achievements to make me who I am today. I know my journey is not over, but my faith has kept me on course, and I am not taking my eyes off the



prize.

To someone who is struggling with their own disability, what would you want them to know?

You can do all the things you set your mind too. Your disability is only an extra tool you can use to make it all worth it. Yes, you will have challenges along the way, but don't quit. Remember to use your resources and get help when needed. Have no shame in this game called life.

Who are your role models, and what did you learn from them?

My role models are many speakers and Black women who are business owners and investors. I have learned through many speakers and powerful Black women like Verga Mae Flenoury (mom), Michelle Obama, Kamala Harris, Harriet Tubman, Oprah, Cardi B, that no matter what you want in life, the opinions of others don't matter. The only thing that matters is that you stick to your "why" and only entertain conversations that will uplift and support you.

What inspires you?

I am inspired when I see people accomplish their goals, and they are determined to go far. I am also inspired by people who are innovative and creative. I love to see Black men and women in tech.

What specifically in your mind affirmed for you that you had overcome and "made it"?

Every day I wake up and know I have made it because I get emails and phone calls from people who are in constant need of my services. Also, I



get testimonials from clients and organizations who I helped, and they loved it and want me to return.

Dr. Wendy Talley has overcome many obstacles to become a successful social worker, and through hard work, a robust support system, and a strong belief in God, worked to cope with and overcome her disability. While she is still learning and growing, she knows that her disability is only one part of who she is as a person. As she says, "Keep your eye on the prize," and when thinking about her success, the only thing that matters is that you stick to your "why" and only entertain conversations that will uplift and support you. Always remember to have no shame in this game called life, and you can overcome any obstacle that life throws at you!

