

# The Lois and Milton Y. Zussman Activity Center Connections

*A newsletter for the Activity Center Clients by the Activity Center Clients!*

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And

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## **Livin' on Nothin'** by Debbie Safe

The vast majority of those with a serious mental illness rely on Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) to meet their monthly bills. Those on SSI and some on SSDI are living at or below the poverty level. The national average for a one bedroom apartment climbed to \$715 per month and the studio/efficiency rate to \$633 a month. These figures are higher than the entire monthly income of most people with psychiatric disabilities who rely on SSI (taken from the Consortium for Citizens with Disabilities Housing Task Force). In addition statistics from National Alliance on Mental Illness (NAMI)

confirm that the mentally ill comprise 26% of the homeless population.

Kadima clients are no exception and for many it is a real challenge to make it through the month. Some are employed on a part-time basis and can supplement their monthly income while others are fortunate to have generous family members who provide financial support.

Having a mental illness can take a huge financial toll. Many clients were forced to drop out of college as the symptoms of their illness emerged and a potential career was lost. For others it may have been the loss of a good paying job as the stress of full-time employment became unmanageable. These

losses ultimately impact everything – from where people can afford to live to whether or not they can purchase a warm coat for the winter. As anyone who has experienced financial loss will confirm, it is a life changing experience. The emotional toll – the constant stress of trying to make ends meet, the forfeiture of leisure activities you can no longer afford, and the impact on self-esteem – can be profound. As one client told me, "It has kept me from realizing some of my dreams." Dreams deferred, dreams denied.

In this issue of the Activity Center Connections, we will focus on the personal stories of Kadima clients who agreed to share their feelings about 'livin' on nothin'.

## **Livin' on Nothin'** by Adam Gordon

First, let me preface by giving the reader some history, observations and reflections. It was during my freshman year of college at Syracuse University in upstate New York where I befriended

a leading clinical psychologist named Sol Gordon. Sol was an influential and distinguished member of the faculty at Syracuse. It was my rabbi who told me to connect with Sol when

he heard I was going to attend this academic institution. Sol has written many wonderful self-help books and articles for many journals. Sol passed

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## **Livin' on Nothin' continued**

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***“Most mentally ill people are vulnerable in one way or another and in need of assistance to survive.”***



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***“The rent at Hazelcrest, being government subsidized is based on what you can afford.”***

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away about five years ago, and I have many fond memories of him. Sol and I had many insightful discussions, and his impact on me was quite significant. But one statement stands out in particular: Sol said that the measure of the greatness of a civilization is how well it takes care of people who are vulnerable and in need of assistance to survive. Most mentally ill people are vulnerable in one way or another and need some kind of assistance to progress through life.

So, how have I survived? What financial/educational losses have I incurred as a result of getting a mental illness? My mental illnesses, I have two, started to sneak up on me slowly but surely in my sophomore year of college when I transferred to the University of Wisconsin-Madison. At that time I was supported financially by my family.

I did manage to graduate from Madison with a double major in History and International Relations, and had many memorable professors there. How I managed to graduate with two mental illnesses creeping up on me I'll never know. The year 1991 was the most difficult year of my life. After three hospitalizations, the last one at the University of Michigan, I finally was put on effective medications and started to receive really good mental health care. One of

my psychiatrists noticed I spent a lot of time at the hospital's library and suggested I apply at some local libraries. I did, and unbelievably, I was hired for an entry level position at the Farmington Hills Community Library, where I have now steadily worked for the past 20 years!

Working at a public library has been wonderful for many reasons. Financially I am comfortable between my income at the library and the disability insurance I receive from the government. Also, I don't mind adding that it is a wonderful place to work, because I like helping people and work gives me a purpose and mission in life.

Another wonderful occurrence that happened shortly after I started working at the library was obtaining government housing at Hazelcrest Place apartments in Hazel Park, Michigan. To make a long story short, the mental health agency that I participated in determined that I was ready to "graduate" to independent living. I was working part-time at the library and successfully managing my affairs, so they helped me find housing at Hazelcrest. There are quite a few Kadima clients who live at Hazelcrest, and we are very supportive of each other in many different

ways. The rent at Hazelcrest, being government subsidized for low income, seniors, and mentally and physically handicapped people, is based on what you can afford.

In terms of lifestyle, I think I am doing pretty well for a person with two mental illnesses, and am proud of the fact that I can make some kind of contribution to the workforce. Maybe I will never be a librarian, but I am content with the niche that I have made for myself.

Looking into my future, which is sometimes difficult to predict, I give thanks that I have my own home, and also am so glad that I have some kind of personal income. In conclusion, I have emerged from some rough times when I first became mentally ill in my early college days, and now have a nice job, a nice home, a nurturing, loving family and the wonderful support of Kadima.



## David's Story by David Barg

The writings of the Talmud represent our forefathers attempt to pass along Jewish traditions to future generations. In it our rabbis beg the question, "Who is the rich man?" The answer which has echoed down through the ages is a simple one...the rich man is 'he who is satisfied with his portion in life'.

Clearly our ancestors understood that no matter what someone has accumulated along life's road, there is always the prospect of having more. If you have a house, you could always have a bigger one. A luxury car supersedes a family sedan. Travel to exotic destinations or time spent on board a cruise ship sure beats a few days at a state camp ground. Yesiree my friend, there is no limit to the concept of more.

The part the rabbis seem to have left out is, "Does this concept also apply to having less?" At what point does a change in lifestyle redefine us as people? How do we cope when forced to live on less. A lot less.

The onset of my illness brought with it many changes. Perhaps the most difficult dose of reality came when I realized that I could not continue working the way I once had. The career which defined me, funded my family, and answered

the "What do you do?" question was gone.

As a man I bought into the concept of self reliance. I knew that society expects a man to pull himself up by the bootstraps and create a life. If old options were no longer available, did that mean I was less of a man? Was so much of my self respect tied to a paycheck that my dignity went along with the extra zeros on the amount line? For a time it certainly did. I remember fighting to hold back the tears as I watched pieces of my former life fade away forever. I lost my house. I still recall the look on our neighbors faces as our life was loaded onto a moving van. I cannot recall the look on my wife's and son's faces because I couldn't bear to look at them.

Ultimately, it was the small changes which ate away at me. A good example might be the grocery store. I never used to think much about my weekly shopping trips to the grocery store. Whatever we needed got tossed into the cart and processed through the checkout. I can barely remember those days.

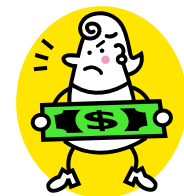
These days I am living on less and it has changed the process. How? First off, I have become a very talented *mathematician*. Living on less has made this mandatory. My head notes each item and I

keep a running total of the items in my cart. I am constantly evaluating. Do I really need this item? Is that really worth the extra dollar? Next, I calculate my percent off coupons in real numbers and note their effect on the total bill. I single out which items are taxable and then add the percentage accurately without fail.

Second, I have become a *scholar*. I devote time to skimming the ads in the local periodicals so that I might gain the wisdom to see which items are really a good value and which are just a tease. This knowledge helps me spot and cull the best coupons.

Lastly, I have become an *organizer*. In order to make use of those coupons, I must clip, sort and note the expiration date of each one. Speed with coupons is essential for me. I do get my share of stern looks from those behind me in the checkout lane. They don't like the time it takes to deal with my coupons. I know it shouldn't bother me, but it does. You see...living on less has made shopping like having a demanding part-time job. No early retirement here.

***"Perhaps the most difficult dose of reality came when I realized that I could not continue working the way that I had."***



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***"I remember fighting to hold back the tears as I watched pieces of my former life fade away forever."***

## Living Broke By Aaron D.

My name is Aaron. I was brought up in a family of “haves”, in a school of haves, in a generation of haves, in a community of haves. Nice clothing, good food, great loving parents, a wonderful sister, a nice house, 2 car garage, a dog, a cat, a yearly vacation to some place warm, a great school, and of course, money for all the little extras that make life comfortable and nice. “Poor” was a word that was foreign to me. I knew it applied to some. I knew poverty existed out there, some place far away, in a country who’s name I still can’t pronounce correctly. It didn’t, however, apply to anyone directly involved with my life, and it certainly didn’t apply to me. The word poor, that dirty four letter word, did not start inching its way into my life until my early teenage years, and even from there, it still took some time to fully manifest itself into my life as I now know it. Being poor doesn’t usually happen over night. It is often a journey. In some cases, it is all some people ever know, as they are born into it. For most however, poverty is a process. Once you realize it is worming its way into your existence, it is often too late. The downward spiral has begun. My story, like many others is a journey too. One that is still playing out today, as I write these words, and one that will continue to play out in the future.

Every journey has a beginning, a lesson, and a story to tell. Here is mine....  
2004 was a rough year. Then again, so were the 2 years before it, and the 7 years after it. Then again, life wasn’t meant to be easy. In 2003, at the age of 13, I was diagnosed as having rapid cycle Bi-Polar disorder. I had also started my drug taking career in 2002, at the age of 12, and it was rapidly increasing in the severity of both the types of drug used and the frequency. 2004 however, was a year that would prove to be different. It was the year I discovered and caught my heroin habit. It was also the year I discovered cocaine/crack and began to use heroin and cocaine in combination together at a heavy rate. On top of a mental illness issue bubbling in my brain and becoming increasingly more disturbing, this proved to be the year that the true insanity would start, and my road towards living on nothing would begin. Over the course of my high school years, I maintained an average attendance at school. My grades were usually below average. My private, hidden life was taking over; my Bi-Polar disorder and drug problems were starting to seriously control my life. When I graduated high school, I was accepted into Eastern Michigan

Univeristy. I was looking to study special education and become a teacher, particularly in the autism sector. My time at Eastern was short due to taxing emotional issues and an even more taxing addiction. I left after a period of five months or so. This is where the story turns into a haze. After an arrest on a possession of heroin charge in 2007, my relatively modest bank account was drained to help pay lawyer fees. It was around this time and the time of my high school graduation in the spring of 2008, that I officially became “broke”. While I never had a huge amount of expendable cash, my small amount was now siphoned away. I had been supporting my drug habit through criminal activities and prostitution. At the time, being broke didn’t matter, I was still living with my parents and I had a way to support my habit, so repercussions were few. After leaving Eastern Michigan, what follows is a series of stints at rehabs, psychiatric hospitals, and halfway houses all across southeast Michigan. After one such stint in a halfway house in Ann Arbor, I was showing some progress. I had three months clean and was doing well. My parents and I decided that Ann Arbor would be a highly suitable  
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**“For most, however poverty is a process. Once you realize it is worming its way into your existence, it is often too late.”**

## Aaron's Story Continued

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environment for me to settle in. My parents helped me by supporting me in an apartment. Only weeks after moving in, I relapsed again on heroin and crack. I had only been able to accumulate three and a half months clean time. While I was receiving an allowance from my parents, this was all being spent on drugs. It was at this time that I began to feel the effects of being broke. While I had the physical apartment and my parents would help with food, all of my allowance and money I made through criminal and prostitution activities was being spent on my habit, which was now approaching \$300 a day. I lived on the bare basics that my parents helped me with and that was it. I had several friends living at the apartment, and for the next year it became a junkie hang out and shooting gallery. In retrospect, I think my parents did know what was going on, but simply did not know how to approach the situation. However when they finally decided to act or become aware, the message was clear. Pack up and get out.

At this point, the gravity of the situation hit me. I was going to be out on the streets, addicted, no home, completely broke. In the last few days of my staying at the apartment

I approached my coming situation in a stoic manner. I told myself that I would be free now, and this was something I wanted all along. I knew in my head I was lying to myself. I spent a while sleeping outside, under overpasses, staying at friends' places, and in various homeless shelters. It is odd to wake up in the morning and decide if you will spend your made money today on food, drugs, or a motel room. Drugs always came first, leftover cash was reserved for the others. Sometimes you didn't make enough for one. I once again convinced my parents to let me stay at their house, only to steal from them and once again return to the streets. After spending more time on the streets and in shelters, I was rushed to St. Joseph Mercy in Ypsilanti after a very severe binge. My mental health problems were wreaking havoc as well by this point. I pleaded with my dad from the phone in the psychiatric unit at the hospital to help me. I was praying he heard me. He did. I was admitted the next day into a hospital in Warren called Behavioral Centers of Michigan. I stayed for three weeks and then was transferred to Kadima.

So that brings me to where I sit today, before you at this computer. I am currently trying to get with MRS to help me get job and help finding a job

so I no longer have to be broke. I still receive \$10 a week in allowance, but even that is still like being broke in many senses. I can't go shopping, can't eat out in nice restaurants (a place that does not ask you if you "want fries with that"). I don't own a car, I don't own an apartment, and at this point only have 100 odd dollars to my name that my parents look after. I'm on Medicaid, food stamps, and require government help in many situations which my parents can't help me with. Governments are bureaucracies and bureaucracies are slow. Help does not always come right when we need it. The trick is to learn how to make due with what we have. To survive day to day, make gradual improvements in our lives, and to always be working towards something better. Survival is a journey, just like the journey that brought us to our present day situations. Survival is an art.

**“At this point the gravity of the situation hit me. I was going to be out on the streets, addicted, completely broke.”**

## Steve's Story

**Debbie:** "What financial/educational losses have you incurred as a result of getting a mental illness? How do you get by? Do you get any help?"

**Steve:** "I lost my job due to legal problems spawning from my mental illness. I lost all of my income and I am still unemployed. My mom and my girlfriend are the two people that have helped me with food, clothing and housing. If it wasn't for them, I would have no money or shelter. I do odd jobs for my mom and she compensates me with an allowance when she is able to."

**Debbie:** "Is housing affordable within your income bracket? If so, what did you have to do to obtain affordable housing?"

**Steve:** "I was court mandated to live in a group home and have put

a big financial strain on my family. I do not get any disability benefits so they are fully paying my room and board at Kadima. I am fortunate that a Kadima home was available to me."

**Debbie:** "How might things have been different for you in terms of lifestyle? What things do you want to do but are unable to because of a lack of financial resources?"

**Steve:** "I had plans to move up in the company that I had previously worked for. As a result of my illness and the consequences that followed, I am having a lot of difficulty finding new employment opportunities. I plan to move in with my girlfriend this summer and I would really like to be able to contribute to the household income."

**Debbie:** "What impact has this had on your self-esteem?"

**Steve:** "This has dramatically lowered my self-esteem. I feel helpless that I cannot support my girlfriend. I really want to work and being unemployed really impacts my self-esteem. I go through the process of applying for jobs, get an interview and then there is rejection."



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***"This has dramatically lowered my self-esteem. I feel helpless that I cannot support my girlfriend."***

## Fran's Story

**Debbie:** "What financial/educational losses have you incurred as a result of getting a mental illness? How do you get by? Do you get any help?"

**Fran:** "I was going to Mercy College and studying to be a dietician when I started to have problems. I was having obsessive thoughts and some coordination problems. I was forced to drop out of college and at the same time my relationship with my fiancée ended. This was the onset of my mental illness and although I had problems before they were not as acute. Today I get SSDI benefits, work part-time and my family helps me out."

**Debbie:** "Is housing affordable within your income bracket? If so, what did you have to do to obtain affordable housing?"

**Fran:** "I live in a Kadima home with two roommates and it is tough to meet all of the bills. I am managing because I have a job and am able to get help from my family. I would like to live on my own in the future. I do feel though that I am lucky to have what I have. If I was living by myself I would be lonely and it would be even more expensive."

**Debbie:** "How might things have been different for you in terms of lifestyle? What things do you want to do but are unable to because of a lack of financial resources?"

**Fran:** "I would like to have more privacy and be able to pursue a romantic relationship. Although I date, I don't really have a place of my own to entertain and have a romantic partner."

**Debbie:** "What impact has this had on your self-esteem?"

**Fran:** "It has lowered my self-esteem because I am not able to take care of myself without help from family. It has kept me from realizing some of my dreams. I had envisioned being married, having children and a career. Sometimes I feel sad and angry about my finances. It is hard as an adult to have to rely on family financially. It keeps you in the role of a child instead of being self-reliant."

***"It is hard as an adult to have to rely on family financially. It keeps you in the role of a child instead of being self-reliant."***

## Thoughts from M

When I was poor, I lived with my grandparents for a time after I left college.

When I was poor, I was living out of an upstairs bedroom in a house at 6 Mile and Lasher in Detroit. I was eating pizza and Kentucky Fried Chicken from trash dumpsters. I appreciated the fact that Dominos came in thick cartons.

When I was poor, I was evicted from different places that I was living. I felt so bad to be living in places without paying the

rent...I lost a lot of my belongings. I lived a nomadic lifestyle, going from place to place. I felt bad, ashamed and feared becoming homeless in Detroit.

When I was poor, I had conflicts with police and security guards. I was poorly dressed so they assumed I was stealing, a thief.

When I was poor, I was dating a girl who was hooking sometimes and I thought about selling my services to women for a

brief time.

When I was poor, I used to ride a bicycle in all types of weather.

One of my main afflictions has been poverty.

These days I manage on SSDI benefits, work a part-time job and rely on the food assistance program. I have an apartment and numerous friends, some of who go to the Activity Center. I also do some volunteer work in the community.

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***"I was eating pizza and Kentucky Fried Chicken from trash dumpsters."***

## Lora's Story

**Debbie:** "What financial or educational losses have you incurred as a result of getting a mental illness?"

**Lora:** "The financial losses I have come to accept is that I can only earn so much before it affects my disability checks. This ties into the educational losses as well because I can't get a degree that has me earn too much. I am hoping that by getting my bachelor's degree I will be able to earn enough to get off disability and will be able to support myself like any 'normal' person can."

**Debbie:** "Is housing affordable within your income bracket? If so, what did you have to do to obtain affordable housing?"

**Lora:** "Housing is not affordable within my income bracket, not without being in a program that provides housing."

**Debbie:** "How might things have been different for you in terms of lifestyle? What things do you want to do but are unable to because of a lack of financial resources?"

**Lora:** "I was put into the system at eighteen so I never lived on my own without a program taking care of my needs. So I don't know how things would have been different. I dream about living on my own. I dream about living with my husband and children. I dream about visiting places around the world. But I know these things will never happen either by choice (children) or because of financial reasons (children and visiting places)."

**Debbie:** "What impact has this had on your self-esteem?"

**Lora:** "This has impacted my self-esteem greatly because I know I'll never be able to take care of my finances the way I should. Especially because I am a spendthrift (a person who spends money before they even get it). I can never save any money. I have money set aside now that allowed me to finally take a vacation after eight years but that money is left-over money that I got from student grants and loans."

Graduating with a bachelor's degree is one way of improving my self-esteem but the financial aspect of it is a little troubling. I mean I worry about paying back the loans. Will I ever get off of disability with the student loans hanging over my head, ready to crush me as soon as I graduate? Only time will tell."



**The Lois and Milton Y. Zussman  
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## Acknowledging Each Other

**Joel:** “Thanks to David for his cooking and his extreme entertaining Bingo calling. Thanks to Robin for being a good friend. Thanks to Susie Fox for coming through in many, many ways – she has been a lifesaver.”

**Jill:** “Thanks to Kadima for everything – for being there, for friendship and for activities. Thanks also for the women’s group.”

**Alice:** “Thanks to Ronit for cooking our Shabbat meal.”

**Nancy:** “Thanks to Kadima for the Activity Center and for the staff that work here. Thanks for giving a place to be together and achieve different things.”

**Helen:** “Thanks for the Yoga class with Connie.”

**Diane:** “Thanks for giving me a place where I can spend time doing something instead of sitting at home.”

**Doreen:** “Thanks to David and Debbie for the meals.”

**Michael:** “Thanks to

Debbie, David, Terri, Susie and Ronit for all they do at the Activity Center.”

**David:** “Thanks to Activity Center members for all the things they do for each other during the week. Thanks to Debbie for putting up with me.”

**Tony:** “Thanks to David, Debbie, and Ronit for all they do for the Activity Center.”

**Gail:** “Thanks to all of the Kadima Café customers.”

**Merrill:** “Thanks to Debbie for giving me interesting information to read.”

**Robin:** “I would like to thank David and Debbie for being so big hearted and compassionate.”

**John:** “Thanks to everyone who has faithfully patronized our snack shop so we could purchase a second computer.”

**Debbie:** “Thanks to David for taking over the Shabbat lunch in Ronit’s absence-great job!! Special thanks to our

volunteers, Terri and Susie, who consistently go the extra mile for Kadima clients. Thanks to Connie, our exceptional yoga teacher, for giving her time to Kadima. Thanks to Ronit for being the wonderful soul that she is. Special thanks to Jill for her exciting craft groups and to Mike for being a terrific DJ.”

**Lora:** “Thanks to John K. for understanding my feelings about our little game we play and coming up with a good solution to the problem. HUGE thanks to Janette for letting me go on my vacation—it makes me feel like I’m not ‘living on nothing’. Thanks to Debbie for the help with the boots situation. Thanks Tameka for being a really good friend – I enjoy our hour long phone calls. Thanks to David for being there for me and my friends. Thanks to Michael T. and Nancy Stein for another chance—I won’t let you down and lastly, thanks Lisa for everything.”