

A Rolling Perspective: Poverty Is A State Of Mind | CPD Blog

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During a conversation with Kim, the Costco/Ameriprise lady who was helping me save money, I shared that I was writing a book, *The Art of Poverty*. “Poverty is a state of mind,” I said. She agreed and added: “You may be broke, but you’re never poor.”

Wise words. But how to stop feeling poor when even able-bodied people feel that way these days? Disabled persons in particular face a frightening state of perpetual poverty. During the shaming process of getting SSDI, I succumbed to hopelessness and depression. It was only when I learned that poverty is a state of mind, and institutions do not define me, that I escaped that pit of despair. I’ve broken up my long journey—from feeling poor to feeling wealthy—into steps that I can share with you via this column.

People often tell me how poor they are; I can see they suffer from believing that untrue thought. They don’t realize that we wheelie folk already live with and in poverty. You see, I don’t look poor (thank you, Savers!). I have a fancy-schmancy

wheelchair (thank you, [Utah Assistive Technology Program!](#)). Most important, I don't act poor, which throws people off guard. People assume if you're really poor, you must be miserable, and I'm too happy.

I sit in my wheelchair with a little smile on my face as they speak. I notice their new clothes, or new car. I see them drink their third Starbucks concoction of the day while they hold the fifth bag of take-out food they've had that week. Some of these unhappy people spend more in a day than I spend on food in a month. Sometimes I catch myself thinking, They have no idea what it means to be really poor.

And then I stop in my wheel-tracks: Jen, you're not poor. I then remember with compassion how it was to feel poor, and how no one in the world could tell me I wasn't. If we believe we're poor, we're right, for our perceptions create our reality. Allowing ourselves to believe we're poor keeps us from true happiness. That's real disability.

Ready to change your perspective? Let your Mind ponder these:

1. **Do you need it, or just want it?** Humans need food, water, and air: that's it. (Sorry, Maslow.) Okay, shelter if they don't live in Hawaii. Even in that hospitable climate, they don't need an eight-bedroomed mansion on the beach.
2. **You'll get more of what you're grateful for.** No matter how teeny it might be, show gratitude and you'll get more of it. I look at a bright green kale leaf and say, "Thanks for this kale, Kevin." Kevin, my son-in-law, now gives me his amazing organic produce because they stopped the SNAP "Double Up" program this year.
3. **What you see is what you get (more of).** On what do you focus? Lack? Or abundance? What we focus on most becomes all we can see; it's all we'll look for. Change your focus: physically or mentally stand across from a situation and find its other side(s). Absolutely nothing has only one side. Upsides are just as valid as downsides; besides, they're more fun, and they create within you a feeling of wealth.
4. **Right here, right now, you don't need more money.** BUT...BUT...BUT! you stutter. Sorry, it's true. Unless a masked gunman stands before you demanding it right now, you don't need more money. (Reality check: you're reading this, so no masked gunman is present in this moment, no matter where he may be later.)
5. Finally, **you will either (a) find a new source of income; or (b) find ways of trimming or removing budget items so what you have pays the bills. Effortlessly.** I know. It sounds crazy, but I have experienced it time and again. The car insurance is a great example. I now save \$39 a month: precisely my June rent increase. Look back honestly at your life, and notice how every single time you thought you weren't going to make it, you did. A way opened up. This phenomenon will happen regardless, but if you want to agonize about it, that's your choice.

There are so many ways to live richly on a small fixed income that I'm writing a book about it, but here's one tip: the Smith's grocery store app. My daughter and I share pics of our receipts in a sort of "Savings Showdown." Recently, she was elated when she saved a whopping \$47. While I saved a "mere" \$27, I'm on food stamps. For me, that's ten days' worth of groceries. I felt RICH.

And that's the whole point: you can feel rich any time you choose. Sure, maybe you are broke, but you're not broken. And you sure don't have to feel poor. The choice is yours.

Jennifer Holland taught herself to read and write at age four and has been doing both ever since. Minnesota-born and Wisconsin-bred, she nonetheless inherited the Irish penchant for travel. Despite the shoestring budget, she visited a dozen countries before her disability, and even lived in Ireland for nearly fifteen years. Her encounters with other cultures inform the quirky insights into human behavior that find their expression in her poetry, novels, and non-fiction works. When she's not reading or writing, she enjoys chair yoga, video chats with her children and grandchildren, and living happily with MS on a tiny fixed income.

