Living Large on Small Change

Waver Lynn Franklin

April 1, 2001

Age: 45; **Tested positive:** 1988; **Diagnosed with AIDS:** 1996; Parent of three, grandparent of nine, Chicago, Illinois

MONTHLY INCOME $871
$532 SSI (Supplementary Security Income) plus SSDI (Social Security Disability Insurance)
$259 food stamps
$80 public speaking, writing for local newspapers and preparing training programs

GIMME SHELTER $252.50
Franklin dishes out $150 a month for digs she got through the Chicago House Service Agency. After recertification last fall, residents had to pay a security deposit of $150, shredding her careful budget. “It came out of the clear blue sky and created a huge amount of stress.” She went on a $12.50 a month payment plan. Plus, $75 for electricity and $15 for security.

PILLS & BILLS $39
Franklin is set to start a Kaletra-based combo (doctor visits are Medicaid covered), but bouts with pneumonia keep postponing the new regimen. For now, her medicine cabinet holds antibiotics and TriCor, a triglyceride-reducer, both are of Medicaid. Plus over-the-counter allergy, nausea and pain meds; vitamins and calcium; and herbs such as garlic capsules and golden seal, total: $39. “The state of Illinois doesn’t cover a lot of things, period. Not just for people with AIDS.”

DAILY BREAD $382
Food stamps ($259) afford Franklin the basics (coffee, butter, milk, fresh fruit and veggies), and two free shopping bags of food per week from Groceryland, a local store, are a “tremendous help.” She spends additional cash on foods that lower her high triglycerides and on distilled water. “I avoid microsporidiosis [a parasite] at all costs. That’s what I had when I got my AIDS diagnosis.”

GOING RATE $18
Franklin’s ride to and from medical visits is taken care of by Chicago House, which supplies four half-fare bus cards a week and one cab ride a month for emergencies. She pays 90 cents a trip out-of-pocket when she goes out on other errands -- “I do have a life, and not everything is medical.”

R&R REWARDS $18
A major movie buff, Franklin budgets for one video rental a week. She adores books, too -- free from the library. “If it’s a good health month, I have cable!”

HEAD CHECK $0
Twice a week, Franklin visits her psychologist (covered by Medicare), a requirement for the past 28 years. “I can’t imagine not having a professional, objective person to vent to and consult with.” Her regimen also includes an woman-only support group: "It’s sisterhood *and* education. The intimacy women share, there’s nothing else like it."

CIRCUIT CUT $133
“It’s about $40 just to have the phone sitting in your house. That’s without calling your sisters or your daughters.” Franklin purchased a headset because of neuropathy, which she’ll be paying off at $13 a month for two years.

STRETCHING DOLLARS $0
Franklin’s been too sick for the Stairmistress, but she uses computer card games as visualization therapy. As she clicks on cards and they disappear, she imagines she’s killing HIV -- she redubbed solitaire “T Cell Builder.”

THREAD COUNT $0
“There’s absolutely no money for clothes,” so Franklin sorts through donations to Chicago Women’s AIDS Project to meet her fashion needs.

THE FU-FU FUND $28
For “personal fulfillment,” Franklin created the Fu-Fu Fund, after the nickname her eldest grandchild gave her. She finds deals at dollar stores so she can dole out gifts to her grandkids. “I gotta do stuff to remind them I’m their grandmother -- for my sake!” Last summer, no. 9 arrived, and Fu-Fu rang up $120 to welcome the newborn. Afterward “I looked for some work.”

TIP: To tap into services that may better your bottom line, ask your friendly ASO for a local resource guide. The AIDS Foundation of Chicago, 312.922.2322, offers a free map to the Windy City’s PWA money trail, from meals to wheels.

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