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CONTACT: Anne Krishnan
National MS Society, Greater Delaware Valley Chapter
215-271-1500 (office)
919-949-8259 (mobile)
anne.krishnan@pae.nmss.org

Financial burden of MS drives some near bankruptcy
Challenges of living with MS highlighted during MS Awareness Week, March 2-8

PHILADELPHIA – The faltering economy is putting a strain on budgets across the Greater Delaware Valley, but for people with MS, it may be stretching their finances to the breaking point.

Living with MS, a chronic neurological disease, costs individuals nearly \$70,000 per year in lost wages, caregiver expenses and health-care costs such as medication. Across a lifetime, that can add up to nearly \$3 million for people with MS and their families.

Michael Harrington, 41, is days away from filing for bankruptcy. He had to leave his job after his MS diagnosis in 2002 made it too difficult for him to work, and he's not alone. Just 41 percent of people living with MS in the Greater Delaware Valley are employed, and 44 percent say they've had to leave a job at some point because of the disease.

Harrington bounced back, starting an online business selling DVDs and CDs in 2007. But the economy and other factors shuttered the company late last year, leaving him with "a boatload of debt" and \$10,000 in annual costs for his health insurance premiums, doctor visits and medications.

Desperate to make ends meet, he has applied for 394 jobs since December and interviewed for three, only to learn that one requires heavy lifting, something his MS makes impossible. Numbness in his fingers means that clerical jobs are questionable, too.

"Four or five years ago, I was making \$50 to \$55 grand a year and my credit rating was in the 700s," Harrington said. "I just met with a bankruptcy lawyer. At the end of this month, I'll have zero dollars."

Harrington has been denied by every public assistance program he has tried, so his parents are tapping their retirement accounts to help him keep his Ambler, Pa. home.

"I'm running out of time," Harrington said.

As the economy has worsened, the National MS Society has received a record number of requests from people like Harrington for assistance paying for food, rent, home care and physical therapy. The demand is depleting the Greater Delaware Valley Chapter's

resources at a dangerous rate; less than halfway into its 2009 fiscal year, many services and programs already are thousands of dollars over their budgets.

MS Awareness Week, held March 2-8, is an outreach effort to increase public awareness of the daily challenges of living with MS. The Greater Delaware Valley Chapter of the National MS Society funds research, programs and services to help families and individuals overcome these challenges through community events such as Walk MS, coming up at 16 sites throughout the region on April 26 and May 3. Learn more at walk4MS.org.

While the Society does not have the resources necessary to fund individual health-care costs, it offers employment counseling; health insurance advocacy; help paying for home care assistance, emergency needs and home and vehicle modifications; and numerous other services to address the concerns of people diagnosed with this complex disease. Learn more at www.nationalMSSociety.org/pae.

About MS

Every hour in the United States, someone is newly diagnosed with MS, an unpredictable, often disabling disease of the central nervous system that strikes people in the prime of their lives. Symptoms range from numbness and tingling to blindness and paralysis.

About the National MS Society

MS stops people from moving. The National MS Society exists to make sure it doesn't. We do this through our home office and 50-state network of chapters by funding more MS research and providing more services than any other volunteer-driven health organization.